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10 CENTS

"OBJECT OF FIRE INSURANCE INVESTIGATION."

HON. H. J. MORTENSEN

"FARM MANAGEMENT PROBLEMS."

JOHN C. McDOWELL.

"A SANE CHRISTMAS."

MINNIE M. HOBBS.

"SOCIAL HEALTH REGAINED."

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Wisconsin Star



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VOL. I.

The

NO. 7.

Progressive American

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CONTENTS FOR OCTOBER, 1911.

Editorials	319
By Prof. William Arthur Ganfield	
Object of Fire Insurance Investigation	337
By Hon. H. J. Mortensen	
Farm Management Problems	340
By John C. McDowell	
A Sane Christmas	342
By Minnie M. Hobbins	
Juvenile Court—Milwaukee County	344
By Samuel A. Menturn	
Social Health Regained	346
By Prof. William Arthur Ganfield	
Home Economics	348
By Cora Wing Ritchart	
Home Economics	351
By Mable Smith Brooks	
The Gentle Art of Coffee Making	357
By Frances L. McDowell	
Dairy Farming	360
Alsike Clover	365
Advertising Section	366

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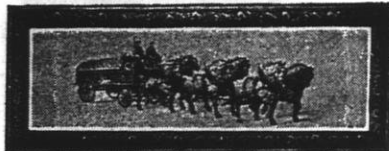
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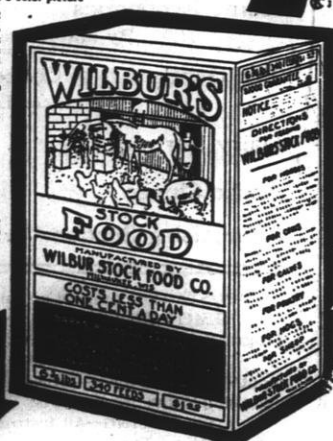
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Progressive American

EDITORIALS

By PROF. WILLIAM ARTHUR GANFIELD

GREETING TO OUR PRESIDENT.

President Taft is now making a journey of 15,000 miles in order to visit the American people in their home cities. Many cities, towns and villages will extend greetings to the President and many thousands of citizens will hear or read with keen interest the speeches he will make. This is the third time Mr. Taft has made a trip of this character and the second since he became President. In so far as this may be called a campaign, it is being made this summer instead of next summer, because of the precedent which obliges a President to remain at home during a campaign for re-election. Only a few years ago the candidate for the office of President was not expected to go about the country making speeches. The practice was hardly ever indulged before the record speech making tour of Mr. Bryan in 1896. Formerly it was the custom of the candidate to remain at home, and frequently large delegations of his party would visit him in his own city and he would deliver a speech which was then published far and wide as campaign material.

The modern plan has some advan-

tages over the old. It gives the President a more intimate knowledge of the country, its character, and its needs. It gives the people a greater familiarity with their executive. How few people of the west ever saw Blaine or Cleveland or McKinley, while there are almost none who do not feel that they really know Bryan and Roosevelt and Taft.

These visits to the people have had other significant results. The President is now regarded as the head of his party in a sense that was never dreamed a few years ago. It is to the President, rather than to the Congress, that the people look for the fulfillment of promises made in the platform or in campaign speeches. Mr. Roosevelt was largely responsible for the policies which became National issues of his party. He advocated measures and doctrines which Congress was compelled to accept.

Mr. Taft frankly assumed the same position and followed the example of his predecessor. He expressly declared that he believed it to be the duty of the President to assume the position of leadership in his party. "Under our

system of politics," he says, "the President is the head of the party which elected him, and cannot escape responsibility either for his own executive work or for the legislative policy of his party in both houses. He is, under the Constitution, himself a part of the legislature in so far as he is called upon to approve or disapprove acts of Congress. A President who took no interest in legislation, who sought to exercise no influence to formulate measures, who altogether ignored his responsibility as the head of the party for carrying out ante-election promises in the matter of new laws, would not be doing what is expected of him by the people. In the discharge of all his duties, executive or otherwise, he is bound, to a certain extent, to consult the wishes and even the prejudices of the members of his party in both houses, in order that there shall be secured a unity of action by which necessary progress may be made and needed measures adopted."

We have quoted at length from Mr. Taft in order that we may fully and fairly state his position. He is the recognized and responsible leader of his party. Either that party must discredit him and his administration by refusing a renomination, or that party must go before the country on the strength of his record. Unquestionably the mass of the American people place greater responsibility upon the President than they do upon Congress.

The duties of the President are really threefold in their nature. They are executive, legislative and judicial.

The executive duties relate to the foreign relations, and home administration. With respect to our relations to foreign nations, the President deserves only the highest praise. With Europe, the Orient, Mexico, and the

Americas our relations have been maintained upon a firm, friendly, dignified, peaceful basis. With reference to matters of National administration, apart from the Ballinger-Pinchot episode and the Alaskan problems, the President has come through thus far without serious criticism.

The judicial appointments and powers of the President have been exercised in a satisfactory manner. The early disappointment with the decisions of the Supreme Court in the Standard Oil and Tobacco cases provoked some serious criticism of the President. This criticism, however, came principally from partisan sources and from deliberate attempts to discredit the executive. Since the work of dissolution of the trusts and reorganizations of the companies has been accomplished with so little disturbance all criticism of the decisions has subsided and will not likely be revived even for political purposes.

• It is in the discharge of the legislative duties that President Taft has been subjected to the severest criticism. Under the old theory we would hold only the Congress responsible and look to the people to retire the faulty members of Congress. Under the theory of executive responsibility, the country holds the President responsible. Whether the party obligations are being fulfilled or whether the country will hold Mr. Taft responsible remains to be seen. Certainly he has had little chance to secure the enactment of his will into law. A Democratic majority in the House, a party of his own torn by factions and political jealousy, it would have required an iron hand to compel the Congress to enact executive will into law. It is too early for the American voter to pass judgment. The press is largely partisan and is busy

either praising or condemning the President. He has marks of weakness. He has points of excellence and strength.

Thinking makes a larger, better man. The American voter has nine months to read, listen, think, before the next National Convention; and thirteen months before the election of a President. We urge that you read and hear both sides. Cast prejudice to the winds. Learn all you can. Think hard for yourself. Sift all you read and hear, and when you come to a conclusion, have a reason for the faith that is in you.

CONGRESS ON A VACATION.

"Congress is taking a vacation: Hurrah!" In this manner one of the daily papers expresses a feeling and sentiment which finds an echo in many thousand citizens of the country. Many of us would be willing to regard seriously the proposal that Congress spend the vacation on the thousand islands and that they spend a week on each island.

The closing days of the Special Session were anything but interesting. The good sense and deliberation of the Democrats manifested in the passage of the Reciprocity Measure and the Wool bill entirely disappeared in the haphazard manner of patching up and passing the Farmers' Free List bill and the Cotton bill. The disappointment with the veto of the wool bill was soon forgotten in the general satisfaction with the veto of the other measures.

Some readers seemed unable to make any distinction in the three tariff measures. They fail to keep in mind the much greater study devoted to the wool bill than was given to the preparation of the other measures. The wool tariffs were the subject of serious

investigation by the Special Session which enacted the Payne-Aldrich bill. The widespread dissatisfaction with that tariff measure and especially with the "indefensible Schedule K" resulted in the Democratic victories in the election of 1910. The Democrats have ever since been engaged in a study of this particular tariff with the object of preparing a bill which would meet with such universal satisfaction as to secure their continuance in power. During the present Special Session, the Ways and Means Committee devoted its entire time to the consideration of the wool schedule and in preparation of the wool bill. As a result of this long investigation and study it is fair to say that the wool bill was as well prepared as has been any tariff measure passed by our Congress since the Civil war.

However, the political combination of Democrats and Progressives broke, and the bill failed of passage over the President's veto. We must now wait for the regular session to secure any further tariff regulation.

The Tariff Board

will undoubtedly be ready to report when Congress convenes in regular session in December. Of course there is no degree of certainty that a Democratic Congress will accept the recommendations of the board. It is hardly to be expected that a commission will prepare a report of a bill that will not be subjected to objections from many members of Congress, and such bill as may ultimately be adopted will be the result of many compromises. Indeed, if the proposals of the board were to be generally accepted without change, it would tend to become a government by commission instead of government by Congress.

On the other hand, the report of the Tariff Board ought to prove of im-

mense value. The members of Congress will be saved an immense amount of labor and study. The facts gathered by the board will be the result of non-partisan study and investigation, and such recommendations as they may make should receive the serious consideration of Congress. We trust that it is not too much to hope for, that in this coming session of Congress we may have some wise, thoughtful, useful and permanent tariff regulation. The character of the Congress, however, the Democratic House and Republican Administration, the approaching National Conventions, the various political groups with their tendency to "play politics," all combine to seriously lessen if not dispel that hope.

The members of Congress are busy during this vacation

Repairing Fences

and explaining to their constituents how hard they worked during their summer at the capitol. There is much explaining to be done and along with it a lot of cheap and bitter criticism of the other fellow. It is a great university of traveling lecturers offering free instruction in the school of politics. The great mass of American citizens are the students. We get the "dope" handed to us in the form of a speech at night and the press gives it to us again for breakfast. What a mixture it is! Boarding house hash is simple in comparison. The conflicts of theologians, the differences between schools of medicine are simplicity itself when compared with the disagreements between the various politicians and candidates now asking for the privilege of informing us on the problems of state.

The hearing of campaign speeches, and reading of the press afford the citizen with matter for thought and dis-

cussion. This result is good. Discussion with one's neighbor, pondering of matters in our own minds, does us all good. It clarifies our understanding, it broadens our knowledge.

There are other results, however, which are not so good. The directly contradictory statements of opposing speakers on many issues and equally conflicting statements of the partisan press have two rather hurtful results. In the first place, it has a tendency to diminish man's confidence in his fellow man. "In the mouth of two witnesses shall a thing be established," but when the testimony of the one directly opposes that of the other, and when the testimony of each seems to be colored for personal or partisan purposes, it is hard for the average citizen to know which to believe. He usually ends by believing neither one, or else by accepting the statements of the man of his party or faction as "Law and Gospel" and the statement of the other man as absolutely false.

A second injury from these radical differences of statement results in creating personal antagonisms between neighbors and citizens of committees. All over the country today the spirit of factional politics is so strong that it is evidenced in the business and social relationship. Favors are granted, preferences are shown, simply because of affiliation with some petty faction in local politics or with some larger group. Every community, large or small, has its petty groups and divisions which rest on no other or better foundation than differences of opinion in regard to some man or party. Personal feeling, founded upon differences of political opinion, rests upon a very poor foundation. It has for a long time been the glory of men that they could differ in politics and remain

warm personal friends. It has been held up as a strong argument against woman suffrage, that women could not differ in political policies and affiliations and remain friendly in their other relationship. The women may yet demonstrate that this conception of the feminine nature was a mistaken one, and the men have proven that the masculine nature is not wholly free from its influence.

Possibly the origin of this unfortunate practice dates from the life and career of Andrew Jackson. He carried the feeling of personal hatred into the realm of political differences. For more than a quarter of a century, however, we have been quite free from this baneful habit in our American politics. It has been recently revived by some of our political leaders. There are politicians who tie up in closest possible friendships with men of wicked and vile character simply because of their harmony of political policies, while they regard and condemn the man of different political policy as a scoundrel, grafter and everything else that is bad. This most unfortunate habit of politicians is ever in danger of becoming contagious, and in many places it has already gained its vicious power over the citizens of the community.

There exists no sane reason for this hurtful practice and spirit. No party or faction contains a monopoly of all the principles and policies that are good. No party advocates a platform that is wholly bad. Even the Socialists, with all their follies, have suggested some good ideas. No party or faction has all the wise or good men within its ranks. The general tendency in any community or state or nation is for the worst element to flock to the dominating party, and they change

only when they see the basket of plums under another banner.

There are great issues before the American people. They should be made the subject of serious discussion. They will be viewed from different angles and men will not at once agree in their discussion. Let us welcome the serious discussion of issues, of principles, and policies, and platforms. Let us not fear to criticise the weakness and condemn the bad in men who are in places of honor or power. But when we condemn, let it be done with malice toward none, and with facts to sustain our condemnation. Only the weakling and the coward seek to defeat an opponent by insinuation. Let us insinuate nothing. Let us have a reason for every act and every speech, and let us give the reason.

THE HOUSE RULES.

The new rules adopted by the Democrats in the House of Representatives have notably reduced the power and prominence of the speaker. Champ Clark is not the ironclad type man we had in Uncle Joe. With the old rules still in vogue the career of Mr. Clark would be very different from that of Mr. Cannon. The personality of the man rather more than the rules determines the character of the speaker's power. The new rules, however, give greater prominence to the chairmen of the committees, and especially to the Ways and Means Committee. Mr. Underwood, as chairman of this committee, received more public notice than was accorded the speaker during the special session. The prominence of Mr. Clark rather waned than increased, and possibly may foretoken his retirement from the list of aspirants for the Democratic nomination for President.

It is wonderful how rapidly the list of available candidates increases, once there is a possible dream of party victory. A year ago a powerful microscope would have hardly made possible the discovery of a single aspirant in the entire Democratic party. With the victory in the elections last fall the hopes began to brighten and now the sunshine smile is upon the face of several prospective candidates. They are willing to make their summer hat into a beehive, or even buy a brand new hat, if only they can find out what kind the Presidential bee likes best.

If the party hopes continue to brighten during the coming months, the candidates for the nomination will be as thick as the grasshoppers on a rail fence when the convention assembles next summer.

THE EFFORT FOR PEACE.

The American people ought not to permit matters of minor importance to obscure our interest in the treaties of arbitration. One of the most remarkable achievements of President Taft has been his success in bringing about closer international relations. The Senate Committee on Foreign Relations seems to be resolved to hold up the present treaties. The President desires the churches and all other agencies and institutions to do what they can to create sentiment favorable to the treaties. The sentiment for international peace already exists. All that is necessary is to arouse the people to an expression of the sentiment which they already feel. The sentiment and conviction favorable to peace ought to be so forcibly expressed that the Senate would not permit unnecessary delay in the ratification of these important treaties. War has long enough

wrought its terrible havoc. It is high time that the advanced nations should "beat their swords into plowshares." The physical waste and suffering produced by war make its cost too great for a sane people to endure. The cost to a nation's manhood in loss of physical strength, mental balance, and moral power are many times greater than the economic waste and physical suffering. Among the most destructive forces of a nation's citizenship is war. You cannot make and maintain the best possible citizenship without the best raw material. The waste and ravage of war destroys the best material of the human race.

Statesmen of the world should learn a lesson from expert breeders of plant and animal life. The best can never be obtained by selection of the lowest for breeding. The highest type of manhood has not been obtained because the fittest has been destroyed. The physical man is the basis of the moral man. The physical man has deteriorated. Professor Hershey has made an interesting review of history to show the influence of war upon the physiology of the human race. He says: "Teachers have applied philosophy to history. Let us apply physiology to history, that we may find the leak of physical vigor and manhood. All the way from the Hellespont to the English Channel, and from the Black Sea to the Straits of Gibraltar, physical life has been deteriorating for a full sixteen hundred years.

In a town in Spain, 13 per cent of the population are hunchbacks. Generations ago the physically erect men went off to war and came not back. Bent-back weaklings became the fathers; and nature, breeding true to its kind, has produced a harvest of hunchbacks.

The man that war did not want, because he was physically weak, was left behind. From this man, under in height, stunted in vitality, diseased in organism and with debilitated constitution, flowed the current of life for future generations.

Greece, at one period, produced a larger number of physically perfect men and mentally strong men to the thousand of her population than any other civilization has ever produced. From such men came Grecian art, drama, history, philosophy, poetry, and agriculture of a very high order. Says Professor Otto Seeck: "The downfall of the ancient world was due solely to the rooting out of the best. Greece died because her noble sires gave their blood to war instead of parenthood. With the extinction of the best blood, Grecian force, liberty, independence, and character were lowered, for these always come from the superior and not the inferior blood. When quality in men declines, citizenship decays, and the nation dies."

Likewise, could it be shown that war was the primary cause for the decay of Rome, France and Spain. There was a day when, in Rome, men of quality were abundant. They were men of courage, strength, devotion to virtue, walking the high levels of conduct, and creating noble aspirations about them. From those men sprang Roman oratory, statesmanship, jurisprudence, liberty, and a culture so fine, that modern civilization owes a debt to this period of Rome. The fall of Rome came not from congested luxuries and corruption only. These things were not so much the producing causes, as they were simply the evidences of existing decay. These men of Rome, tall, strong-muscled, broad-shouldered, deep-chested, sired by the best blood,

were sent to follow the Roman Eagles into the German woods over Gaulic morasses and across Eastern deserts, and they came not back, and Roman degenerates sired the Roman race. When the Roman population was mostly made up of a brood of moral cowardice, physical degeneracy and mental delinquency, it was impossible that the Roman republic should continue. "The seeds of destruction lay not in race, nor in the form of government, nor in ambition, nor in wealth, nor in luxury, but in the influences by which the best men were cut off from the work of parenthood."

The Crusade wars sapped Europe of its best blood and left behind a decrepit physical man to breed the next generations. Historians have asked why the decline of chivalry so quickly followed the Crusades? How expect to find chivalric qualities in a people from whom all chivalry had been extracted by war?

The Spanish blood has depreciated because its vigor was lost in the wars with Jews and Moors and Dutch. In seventy years her population was reduced from ten to six million. In a whole century she has not placed a name in philosophy, science, statesmanship, finance or art, though there was a time when Spain was foremost among the nations. Men of great brains do not come from inferior blood. And the race that can no longer produce any master minds or men is in danger of the debris of civilization.

We have heard much of the decadence of French blood. Certainly French vigor has declined. The French stature is two inches less than at the beginning of the Napoleonic wars. "It will take long periods of peace and plenty before France can recover the tall stature mowed down in the wars

of the first republic and the empire."

We are certain that other causes may be given for the decline of nations. We are equally certain that war has been a primary cause. A herd of cattle declines through the selection and mating of inferior units. A race of men are subject to the same laws. "Where the man of low brow, the fallen mouth and flabby muscle begins to father a race it takes but two generations to pass it into an inferior class."

Statesmen and military men insist that war will come, and too frequent wars will only be prevented by a high pressure preparedness. Statesmen and military men sometimes tax our patience. Do they think that no class, other than themselves, can read history and gather up its lessons? The high state of preparedness for war becomes a veritable danger. The army thus larger and well prepared are often over-anxious for the conflict. The nation thus prepared is ever in danger of neglecting true deliberation and reasonable conciliation. The wars in which America has engaged have been few and brief. We have not felt its waste upon our manhood. American manhood suffers most from the mixture of European races already depleted by the ravages of war. Every effort in behalf of international peace is an effort for better men. If we would have a race of men strong in body, keen in mental power and high moral virtue, let us stop the waste of the best blood by the ravages of war.

INDUSTRIAL WAR.

Frequently during recent weeks the press has alarmed the readers of America and England with reports of outbreaks in the labor world. Strikes and threatened strikes have been the order

of the day. Conferences of captains of industry and leaders of workingmen to determine future arrangements, settle differences, and avoid conflict are matters of common occurrence. If the dull times in business continue, or grow worse, we may expect more serious conditions and more frequent strikes. If manufacturers cannot sell their products readily at prevailing prices and should, because of lower prices, attempt to reduce wages, frequent strikes would be inevitable. What is a strike? Why is a strike? Are strikes justifiable? Let us attempt a new definition. A strike is a battle in the industrial war. No one, so far as we know, has ever defined it thus. Let us see if the facts warrant the statement.

Let us recall a series of statements frequently heard from both labor leaders and capitalists. They run somewhat as follows: Capital is the enemy of labor. Labor is the enemy of capital. They are engaged in a constant warfare. Each is seeking to gain the advantage of the other. Each blames the other for all existing wrongs.

We do not assert that this is an actual condition. We are certain that it ought not to be the condition. But if an industrial war prevails, and a strike is only a battle in the progress of that war, then it requires a less reason to justify the battle than to justify the war. In the strategy of war a battle may be started by either party at any time they think themselves to have a likely advantage. It is certain that many labor leaders regard the situation thus, and their reasons for calling a strike are often nothing more than a feeling of advantage on their side.

The why of the situation involves the question, why this belligerent atti-

tude on the part of these two great parties to modern industry? Is it a mere question of difference of economic wealth belonging to the capitalist and the workingman? Is it because an undue share of the profits of industry go to capital? Is it that labor is really and seriously underpaid, that wages are too low and hours too long? Is it merely because the capitalist rides in an automobile and the laborer must walk? It is not any one of these, nor all of them, that answer the question. We must look farther for the most important element in the case.

Men clash because principles clash. To illustrate: Why did the Englishmen in America go to war with the Englishmen in England, in the days of our Revolution? It was because the theories and principles in which the men in America were reared, trained and taught were directly opposed to the theories and principles in which the men of England were disciplined. Why did the man north of Mason and Dixon's line level the musket at the man who lived south of that line? Was it because of man's natural hatred for his fellow? Were they each trespassing the rights of the other? No! It was because of the opposing theories and principles advocated and taught in the North and South. And men clash because their principles clash.

A similar condition prevails today. The laboring men in their unions, in their conventions, in their publications, and elsewhere are being taught and disciplined in certain economic theories and principles which are directly contrary to those heard in the councils and conventions of the capitalist. No raising of wages, reducing of hours, or recognition of organizations will ever assure harmony so long as there re-

mains this conflict of economic principle. The true reformer therefore may wisely engage his energies in the propagation of safe, sound, workable economic principles suited to our modern industry.

There prevail two other errors which, it seems to us, seriously aggravate the situation. One is the widespread materialistic view regarding man. This leads to serious errors of thinking, and still more serious conduct. Especially does this unfortunate philosophy hold powerful sway over the minds of the working people. How can we hope to get the man on the avenue to take an interest in the man in the alley if we teach him that man is merely an animal? "He laughs, he cries, he lives, he dies, and nothing more." How can we hope to get the man in the alley or the tenement to desire to make any effort for self-improvement if he be taught a philosophy such as this? Materialism makes pessimists, and the pessimist has neither incentive nor power to rise. If the workingman advocates, believes, and proclaims a philosophy which makes man nothing more than a beast, how can he blame his fellow man if he treats him like a beast? Here then is an erroneous philosophy which must be uprooted. Here is a task for statesman, reformer, teacher and preacher: to exalt the ideas and ideals of man regarding himself and his fellows. Debase a man's idea of manhood and he will go downward himself and will strike his fellows with clenched fist. Exalt a man's idea of manhood and you give him desire and inspiration to rise higher, and he will extend to his fellow the open palm.

At least one other error of thought and practice prevails in modern industry. It is, a wrong conception of social re-

relationships and social obligations. In the smallest social unit—the human family—we clearly recognize this mutual dependence and obligation. In other of the social and fraternal organizations we recognize this intimacy of dependence. When we come to the field of industry we try to measure obligation on the basis of the silver integer. The cash nexus is not the only bond of interest between employer and employee. The fact that it is so frequently made so is one cause of the present attitude of the two classes.

Here then are three elements of the present industrial situation which are rarely taken into account, but which, we believe, must be considered if we arrive at a full understanding of the present conditions, and if we would render any permanent service.

There are three parties interested in the industrial conflict: First, the laborer. He has his rights. These need careful definition, and ought to be thoroughly safeguarded. The second party is the capitalist. He, too, has his rights and his property. His rights ought to be secured and his property protected. Each of these parties have their duties, and if they each thought and talked more of their duties and less of their rights, their feelings would not be so tense and so bitter.

There is a third party whose interests are involved. In a sense the third party is neutral. As in international wars the rights of neutrals have constantly been on the increase and are today of supreme importance, so in this industrial conflict the rights of the neutral or third party hold the place of supreme importance. The rights of society claim first attention. Even at the cost of inconvenience or hardship to either employer or labor or to both, society may demand the

continuance of service. Labor may have no right to strike, the employer may have no right to discharge or discontinue service, if society be made to suffer needless injury thereby. Compulsory arbitration of labor disputes, and continuation of service meanwhile, we believe to be fully justifiable.

DIVORCE LEGISLATION.

The divorce mills keep up a constant grind. The easy manner of divorce, the light regard of the marriage tie, the constant increase in the number of divorces, already constitute a national disgrace. There is serious need of reform in our American divorce laws. The whole subject of marriage and divorce ought to be under the control of the federal government and be regulated by federal law. We would then have uniform regulations throughout the nation. This, however, is not likely to be secured. The states are jealous of their rights and would not readily surrender control of these matters.

The practical movement worthy of support is the effort to secure uniform laws governing marriage and divorce by the several states. A few years ago a convention of representatives of the several states was held to discuss this very important matter. Since that time some progress has been made by the legislatures of the states in the modification of laws governing marriage and divorce. It is now proposed that President Taft request the Governors of the several states to appoint delegates to another convention having this same object in view.

Such a convention would seem to be fully warranted. Any effort that will secure, or hasten, the movement for such legislation is commendable. Not only should the legislation be uniform,

but in our judgment it should be severe. We would not wish to erect an effectual barrier to marriage. We have no desire to put Cupid out of business, but if divorce were made more difficult there might be fewer marriages in which Cupid had no part. Many hasty and thoughtless marriages are now contracted because the parties persuade themselves that if later dissatisfied they can easily get a divorce.

We would argue for uniform laws governing marriage and divorce. We would urge that the causes for divorce be reduced to very few in number. We propose this for serious consideration: That an act which shall be sufficient cause for divorce be made a crime punishable by life or long term of imprisonment of the guilty party; that the guilty party in case of divorce be forever prohibited from remarrying; that the court be authorized to issue a decree of temporary or permanent separation for offenses of lesser character than that which may furnish cause for divorce; that the parties involved in a decree of separation may have the ban of separation removed only by order of a court, and they be restored to family fellowship; that there be no restrictions upon the remarriage because of the decree of separation if one of the parties to the decree become deceased.

Such provisions may seem very severe, but there is need of very severe legislation. The increasing prevalence of disregard of marital vows endangers not only our social purity, but our national morality and our national safety. When a man and his wife, and the wife's affinity sit down in the parlors of a hotel and deliberately plan that the husband shall bring an action for divorce on grounds of "statutory offense" on the part of his wife, and she agrees not to contest the case or offer

any defense, and the same is heralded country wide; when the youth of the land are being taught that marriage is out of date and only to be conformed to as an antiquated form, we are facing conditions that call for serious measures.

The state, however, is not the only institution which deals with the problem of marriage. The members of our legislative bodies are not the only men who may or must grapple with this problem. The church and the clergy have vital interests involved in the matter. Possibly it might have been better if the right of marriage had never been provided for by civil law and contract and the whole matter had been left in the control of the church. Whether this be so or not, as a practical move in the right direction the clergy could exercise a very wholesome influence if they would all refuse to perform the ceremony of marriage in cases where either party had been divorced. Every church, in our judgment, could well afford to restrict her ministers in this matter. If the marriage of divorced parties—except possibly the innocent party in statutory crimes—were branded as a curse to society, a crime against the state, infidelity to the church, and a sin before God, it would doubtless exercise a wholesome restraint upon this menacing evil.

There is need for something further than restrictive legislation and ecclesiastical bans. There is need for a widespread crusade of education with reference to the family. We need to hear and know more of the importance of the family; its relation to the entire social fabric, its obligations for moral and religious training, and safeguarding of the children. The social worker, the minister, the statesman may all

here find a field of interest and profit upon which to expend their thought and effort.

Whatever endangers the family, endangers the whole life of the nation. We are a nation of homes. The whole of our history is intimately related to, and closely dependent upon, the family as the center and source of power. Religion, morals, good citizenship, business enterprise and integrity are all dependent upon good homes.

"MILWAUKEEIZING."

This is a word adopted by the Socialists and certain labor leaders to suggest the prospect they entertain of capturing the government of other cities for the Socialist party. The Socialists are now making a strong bid for the labor vote. They seize upon the discontent with the older parties to persuade the masses to desert to Socialism. They keep in the background the real essence and philosophy of Socialism and put forward only such planks and proposals as may have a pleasing sound to the laboring man. They talk strongly of old age pensions and glibly announce that "the time will come when society will pension the heroes of peace as well as the heroes of war. Men and women who make civilization possible should not be consigned to the poor house when they can no longer work."

The labor vote of the country, however, is not likely to be easily drawn into affiliation with this party. The party has been of some value as a party of agitation, but this does not prove its fitness to become the party of administration. A country and government like ours has need for agitators. Sometimes this will be individuals or a small group of men. Sometimes the

agitators will organize and become a party, with party principles and platform. American history abounds with parties of agitation, but rarely could these parties have been wisely or safely intrusted with power. The Abolitionists are a sufficient example. They wrought a good service. They were advocates of many good principles. They were devoted to a single idea. The country was stirred by their agitation, but it would have gone to ruin under their administration.

Somewhat the same situation applies to the Socialists. They have become the advocates of many good ideas and principles which, when carefully modified and adapted to our social conditions by experienced men, are safely put into practice.

The Socialist leaders, however, could not safely be intrusted to put into operation their own better principles, and, the whole scheme of Socialism put into operation by inexperienced men, of the type who make up this agitating party, would quickly work the ruin of the state, and bring serious injury to the whole human society.

All talk of converting the cities of the country to Socialism even in local politics is sheer waste of breath. A few cities have intrusted temporary power to the Socialist party. There was a reason. It was the same reason in practically every case. It was not because of the liking for Socialism. It was because of the dissatisfaction and disgust with the administration by the old parties. The bad administration of our cities by the Republican and Democratic parties, the enormous leakage of revenues, the heavy burden of taxes, the prevalence of corruption and graft have made thousands of our citizens

dissatisfied with the parties which have hitherto held power. The surrender of power to the Socialists, in several cities, has been for a double purpose; first, an experiment with a new party, and, secondly, a warning to the old parties to be more mindful of the forms and practices of good government.

There is more or less talk of a new party in National politics. There are thousands of voters who would sell out their birthright in the old parties very quickly if they could unite with a party of good principles under the leadership of safe men. This third party will not, in any case, be the Socialist party. They have neither the principles of sound and safe government, nor the leadership of capable statesmen. The warning to the old parties is that they look closely to the interests of the people. The individual or party which desires to be continued in place of honor and power, should conserve with great care the interests of those who confer the honor and entrust with power. Too often the man or party have abused rather than used their power. Unless the representative thinks as much of what is due from him to the people as of what is due him from the people, he is an unworthy representative, and should be returned to private life. The man who is ruled may think first of his rights. The man who is sovereign must think first of his duty. Whether monarch or president, whether czar of Russia or speaker of the House of Representatives, whether judge of the Supreme Court or member of the City Council, the first thought of the man in power should be the welfare and interests of the whole people of his state or community, and of his duty to them. No man can get power without being held to a strict

accountability for the right use of that power.

Wisdom in a public official is an important thing, therefore in aiming for political or public life, get wisdom. Many an otherwise good public official has been defeated in his aims because he lacked the wisdom and foresight to render an efficient service. Just at this time we are confronted with difficult political and social problems. It is especially necessary that the statesman and social leader be a thoughtful, careful student. The problem of how to deal with our great corporations is baffling the wisest of our men. Either we must rule the corporations or they will rule us. Since they must not rule us, we must rule them, but it is the duty of a master to be a good master. There is as much need for sound judgment as for shrewdness of intellect. The country must go forward, but it must go forward with Common Sense. Says Mr. Roosevelt: "Among the greatest enemies of any forward movement are the men who try to lead that movement into fanciful or extreme positions." We have said before, that wisdom, sound judgment, courage, sympathy, and honesty are primary requisites for a public official in our American life.

SCHOOL DAYS BEGIN.

Vacation days are over. From the kindergarten to the college senior, all are getting back to work. Summer days have meant play and toil, pleasure and labor, to many thousands of boys and girls and young men and women. Some found their playground on the streets of busy cities. Some lived in the country and had "all out of doors" in which to play. Some went to fashionable resorts by the seashore or the

inland lake. For others the summer was one of hard work. But whatever of pleasure or toil, the summer is spent, and now rich and poor are seated side by side in the most democratic of America's institutions—the school.

What are the hopes, the aims, the ideals, in the minds of students and teachers as the year of work begins? Will this year in the country school mean for the boy and girl that they will like the country better, that they will know more about nature, about the animals, the birds, the trees and flowers of the community in which they live? Will the school life for the country boy and girl wed them more closely to the rural life and give them ideals and ambitions for progress, or will it put within them a restless discontent? The meaning and result of the school life for the boy and the girl will depend almost entirely on the text book and the teacher. The text book is merely a matter of selection. With the teacher it is a question of fitness and adaptation.

The contrast between the country school of today and that of a quarter of a century ago is so striking as to cause one to marvel. In this brief period we have made notable advance both in facilities and ideals. The question of well fitted teachers for the rural schools is so closely related to the salary question that the one involves the other. With a small salary the position can never be made sufficiently attractive to become a profession. As a consequence the country school is almost always being taught by inexperienced beginners, who are teaching there merely for the experience, and money enough to get a better education as a preparation for a position in town and a better salary. The boy and girl of the country de-

serve as good training as the child of the same age who lives in the city. But he cannot get it and need not hope for it until the teachers in the rural schools are paid a better salary.

What of the High School?

How large a percentage of the boys and girls who last year finished the country school or the city grades will enter the high school this fall? Fortunately, every year a larger number do begin the high school work. There is, however, too large a leakage at this point. Courses of study better adapted to the likes and needs of young people, better facilities for teaching, the increasing interest in education, attracts and inspires a larger number of young people to seek better education. In a democratic country like ours every boy and girl ought to have a school training equal to that afforded by our American high school. The schools may be further improved by courses of study adapted to the needs of those about to begin a life career.

The high school is and must long remain the end of school days for large numbers of young people. It is in a very real sense the People's College. It has a double function: To prepare large numbers of students for advanced courses in college and professional school; to prepare larger numbers to enter upon the busy duties of life.

Above the high school is the college, the professional and the technical school. Every year these schools draw a larger number from the graduates of the high school. Many who ought to enter these schools of higher learning are prevented from doing so. Increasingly, however, young men and women of ambition and health are finding ways of securing the coveted prize—a

college diploma. Some who never ought to have gone beyond the high school every year join the ranks of those entering college, and professional school. They lack ambition to go to work, they lack power to resist the impulse to go on to school. They go. They block the pathway of knowledge until the first semester testing time comes and then most of them awake to their mistakes, and the roll of the freshman class is somewhat reduced.

The American facilities and opportunities for getting an education are unsurpassed. It ought to be so. The nature of our American institutions demands a high degree of education on the part of the people. The vastness of our resources and the variety of opportunities for work and service make it important that large numbers of our men and women secure a good education. The man of college or university training has multiplied his powers. He has acquired a talent and power of great individual and social value.

The question of **what school** is a very perplexing one to many young people as well as to many anxious parents. Until the boy or girl has finished high school this ought not to be much of a problem. Only impossible hindrances ought ever to cause the boy to stop or turn aside before that time. But when it comes to the selection of a college or university, a professional, or technical, or trade school, there arise serious problems. There arises the question of the kind of school to attend and the course of study to pursue. This being determined, there remains the question of which school, out of the many doing the same kind of work.

The second of the problems is the less difficult and least important. There

are now so many schools and colleges of equally high grade that little mistake is likely to be made, no matter what the choice.

No rule or set of rules can be laid down by which to answer the above two questions: So vital a matter is it to the young man or woman that a right choice be made of the kind of school, that they should almost never decide the matter without thoughtful advice. Usually the superintendent of the city schools, principal of the high school, or some thoughtful teacher can wisely advise the young man or woman in the selection of future courses of study. It should become an important part of the work of a school principal, to study the needs of the world, the schools of advanced learning, the character and ability of his students, that he may wisely and properly advise them in matters pertaining to their life career. It is becoming increasingly common for graduates of our high schools to go for two years to some good college, during which period the vital problem of a life career may be determined. **We seriously suggest an amendment to our educational system providing for a series of Junior Colleges with courses of two years' work, and that all work of the freshman and sophomore years be discontinued at our large state universities.** There would remain at the university center, the work of the junior and senior college years—the post-graduate courses, the professional, trade, and technical schools.

The American School System

has many marks of excellence. It has some shortcomings. We ought not to expect a perfect system from imperfect people. There are important elements in the training of our American young

people which are seriously overlooked. We place too little regard upon the manhood side of the boy. We are afraid to be strongly moral for fear we will be thought religious. We fear to be religious, lest we be thought sectarian. These things are vital to the social welfare. If society supports an institution we have a right to expect that the product of that institution will be a benefit to that society. The school is the one social institution which reaches all of the American youth. If the product is not all that he ought to be there must be something wrong, either with the raw material or the process of manufacture, or both. We certainly are leaving out an important element in the training of the American boy. We are ever in danger of putting too great emphasis upon the bread and butter side of an education. This is important, but the human mind and the human life are something more than a tool. It is a false philosophy which regards the laboring man, the clerk, or any other of our workers as merely tools to be sufficiently rewarded with cold cash.

Ours is not simply a bread and butter civilization. The educated man especially ought to enter upon life's duties with a higher vision. Many of our state universities are awaking to this larger and truer philosophy of life and are laying great stress upon social and civic duties. But while emphasizing the civic obligations of the college man, they are in danger from two other sources. They frequently fail to maintain a standard of moral character, and an atmosphere of moral purity in which the young citizen can secure his mental training and escape the blight which unfits for civic duties and social service. The prevalence of political meth-

ods within the community, and the intimacy of association between the state institutions of learning and the dominant political party is so close that there is ever danger that the school become a wheel or power plant in the great political machine. In that case the student goes out with ambitions to share the honors, offices and power for selfish aims, instead of entering life with desire to be of real social service. He leaves the university as a partisan advocate, instead of a patriotic citizen.

The Private College

has always been and remains an important factor in our educational system. It is usually maintained by large and liberal endowment or by the charities of some religious denomination. As a matter of fact, this sort of institution would hardly find a place if our system of state education was all that our civilization ought to produce and demand.

There would probably remain some demand for the private school as a sort of retreat for the children of wealthy homes. However, today, the students in the private colleges are frequently from homes of meager wealth and many a young man and woman attend these schools who must earn their living while attending the college. The healthful moral and social atmosphere, the thoroughly democratic spirit and character, the superior grade of instruction, the personal contact and intimacy of student and teacher, the nobility of manhood on the part of faculty and students, all combine to give this class of colleges a foremost place among our American institutions of higher learning.

THAT MIDDLEMAN.

A committee of forty farmers from New York and Pennsylvania recently

spent a day marketing in New York City. Their experience proved very interesting to them and seems likely to lead to some important results. They were on the path of discovery. They wished to learn the retail price in the city stores of the products of the farm.

Their first experience was the purchase of a storage chicken weighing one and one-half pounds for one dollar. They all agreed that the chicken at home would not bring more than twenty cents a pound or thirty cents for the fowl. They reported that the farmers of New York State were selling chickens for twelve cents a pound live weight. Apples they could buy only at a price of two apples for five cents, and these of a quality they were selling at home for two dollars a barrel. Butter for which they received twenty-six cents was selling in the city store for sixty cents a pound. Eggs were bringing forty-five cents a dozen in the city, whereas the highest price to the farmer was twenty-two cents.

The press may be relied upon to have reported these experiences accurately. While the differences are larger than usual, nevertheless there is commonly too great a difference between the price received by the producer and that paid by the consumer.

The result of this experience on the part of the New York State farmers has been the organization of an association and the perfecting of plans to maintain a number of depots and stores in the city for the purpose of selling direct to the consumer. There is a widespread criticism of the middleman. Many lines of trade now advertise and sell direct to the consumer. The middleman is being blamed by many for the excessive prices of articles for consumption. We know he is not the sole cause of high prices. In these days of

American genius, however, some cheap and safe method ought to be devised of bringing products from the producer to consumer. Here is a task for an Edison.

On the other hand, the merchant complains and criticises because so much patronage is drawn away by the mail order houses, and factories which sell direct to consumer. Co-operative stores and granger movements are a risk. They are often poorly managed, and have frequently resulted in loss and disaster. The mail order business is not wholly satisfactory to the purchaser. He is frequently deceived as to the character and quality of the goods. The retail merchant does miss the patronage. However, if he would defeat all these schemes there is just one thing for him to do. Conduct his retail business on such a high plane of efficiency, buy so wisely, sell so honestly, and deal so fairly, that the community will remain pleased and satisfied with his goods, his price, and his service.

A WISE INVESTMENT.

Immense sums of money have been appropriated and expended in the development of the regions of the West. This is well. In many instances the expenditure has been abundantly justified and the desert has been made to blossom as the rose. If dry ditches are dug for irrigation, why not dig wet ditches for drainage? Very often the bed of some old swamp is found to possess a fertility and a producing power greater than can be found in any other areas.

There has been estimated to be nearly 10,000,000 acres of swamp lands in the states adjacent to the city of Chicago. The reclamation and development of these lands would prove an

immense advantage to the entire middle west. The state of Illinois has nearly 1,000,000 acres of swamp land within its borders. It is estimated that the cost to reclaim these lands would average about \$14 per acre, or \$14,000,000. After these lands were drained they would have a value of \$40 per acre or probably more. Therefore it is evident that for every dollar expended in drainage, an added value of \$3 would be given to the land. The government spends immense sums for irrigation in the far west. Why not undertake drainage of swamp lands in the middle west?

"Distance lends enchantment" in the matter of investments, as in other things. Many people are always convincing themselves, or being easily persuaded, that big opportunities are lying in waiting far away from home. Thousands of dollars leave our communities every year to invest in some venture about which we know little and can know little. The promoter has no difficult task in finding men who

are willing to part with their savings in the hope of getting rich quick. If the money which every year goes out of Wisconsin alone, to be lost in some mining prospect, private irrigation scheme, or other wildcat venture, were invested in some legitimate home industry or the reclaiming and development of the waste and undeveloped areas of our own state, the result would be a safe investment with permanent and certain returns to the investor and great social gains to the community and the state. What is true of Wisconsin is equally true of other middle west commonwealths. The patriotic citizen should not limit his loyalty to the exercise of suffrage and the selection of politicians for office. The political and social institutions of a state should be safeguarded with great care. It is equally important that the resources of the state be conserved and that the industries be developed. Herein lies the source of wealth and the source of power.

MY WANDERING MA.

By H. K. S.

(One who is quite a "Mrs. Weatherby" herself.)

Oh, where is my wandering Ma, tonight?
 And where is my wandering Dad?
 They love me, I s'pose,
 But everyone knows
 I am not now their very last fad!
 There's the club, the bazar,
 The "At Home," the fast car,
 Prima donna and star,
 And great guns from afar—
 such a raft!
 And then there's the slums;
 To sick babies and burns
 They will take sugar plums,
 While I'm left with my thumbs,
 Till my courage succumbs
 To the fear that benumbs
 Lest—they're daft!

OBJECT OF FIRE INSURANCE INVESTIGATION

By Hon. H. J. MORTENSEN, Vice Chairman of the Wisconsin Legislative Fire Insurance Investigating Committee.

Fire insurance, in all its phases, is one of the present day economic problems to be solved by the American people. It is a vital public question that concerns everybody. No one can escape it. It involves more than property. It involves the conservation of human life. It involves the nation's credit and the world's progress. It is the balance wheel of financial and industrial growth and stability. Yet the general public has thus far given it little thought.

A person having property, either carries his own risk or he goes to some insurance company, or more likely to a local agent or broker representing a fire insurance company, and buys protection from fire loss by paying a certain amount, called the premium, for which amount the insurance company agrees to carry the risk and indemnify the insured in a certain amount against loss by fire during the life of the contract. When the contract expires the agent renews it. The insured pays the renewal premium, and that is the extent to which most people give thought to fire insurance.

The premium paid by the insured is determined by multiplying the amount of insurance carried by the rate for the stipulated term of the contract. Given the rate, to find the premium is but a simple matter of calculation. But who fixes the rate? What determines it? Why is the rate \$1 for every hundred dollars insurance on one risk and only 90 cents on another? What should be the rates for a dwelling and for a fireproof skyscraper? Should the rates on a powder mill and a flour mill be the same? And if not, what should determine the difference?

In the beginning of fire insurance, Dean, an eminent insurance writer,

which was about 1667, history tells us that a risk was a risk and its rate was universally \$1 per hundred. This was the equivalent of saying that the relative hazard of each risk was the same. Experience soon proved this theory to be illogical and false. Insurers began to figure on a rate that would fit the hazard of each risk assumed. In this, as in all other things, a starting point was necessary. A nucleus or cornerstone about and upon which every rate could be built with some degree of fairness was determined the "basis rate," which today is the ratio by which all insurance risks are measured.

This "basis rate" is an arbitrary irreducible quantity of hazard incapable of being further reduced or measured with any degree of scientific certainty. From this "basis rate" each risk is, or should be, measured as nearly as experience and science will permit, by its relative hazard or expectancy of burning, and the schedule rate fixed accordingly. This leads to classification of risks, which in turn is based upon schedule rating.

Schedule rating proceeds upon the theory that the hazard of a risk may be analyzed into its component parts. It assumes a basis rate for a certain standard building. The standard involves conditions regarding location, fire protection and construction, and to these are added charges for differences with regard to various elements of construction, equipment, occupancy and exposure, and from the result are taken whatever allowances are to be made for conditions that are more favorable than the standard upon which the basis rate is predicated. A. F.

says: "Every fire insurance rating schedule must recognize that the total hazard in every risk is built up by the contributory hazard of its parts, and it is the business of the schedule to analyze hazard into its parts, establish a standard for each part and a scale of charges or credits for the deviation of each from the standard. This is true classification."

When one considers the almost unlimited complexity of hazards, the infinite forms of constructions that are incident to buildings and other insurable property, not to mention the moral hazard which attends each risk and must be measured; when we consider that in stock companies, which do about 90 per cent of the insurance business, the premium is collected in advance, and the anomalous condition arises where a price must be fixed to pay for something that has not happened and may never happen; that under the law of this state fire insurance companies are prohibited from entering into an agreement or combination with any other company for the purpose of establishing or maintaining a schedule of rates—commonly referred to as the anti-compact law—that the law permits local boards and agents to fix rates, and often such boards or individual agents fix arbitrary and anomalous rates by mere guess; that a schedule rate fixed today may not justly apply in the near future on account of change in material used in construction, manner of construction, exposure, fire protection and other elements entering in too numerous to mention, then one can faintly begin to comprehend the enormousness of fire rating.

This problem of rate making and rate application to risks constitutes in itself a technical, continuous vacillating, progressive science which is continually in need of readjustment in order to equitably distribute the insurance tax upon the general public.

It has been charged that rates are discriminative and out of harmony with present conditions in this state. If so, then some are paying more and others less than their just share of the insurance tax. So it may be said

that to investigate rates and rate making, to gather together the best thought and opinions upon the subject to the end that improved methods in rate adjustment and a more equitable distribution of the insurance tax may grow therefrom, is one of the objects of fire insurance investigation.

Another object of investigation is to ascertain the cost, and the reason for the ever increasing cost of conducting fire insurance business. Statistics show that out of every dollar paid into fire insurance companies 38½ cents is paid out for expenses. The largest expense item is money paid in commissions. This item alone has nearly doubled in the last thirty years and constitutes more than 50 per cent of the expense.

Local agents representing companies are paid a commission on all premiums collected for their services. The percentage of the premium received as commission varies in many ways, although there has been a tendency of late to make commissions more uniform. Some of the elements entering into the fixing of commissions are competition, union, non-union or mixed agencies, character of risk, whether preferred or of the more hazardous class, excepted cities and the attitude of the agent himself. In this state there are about 170 companies doing a fire insurance business. Competition is keen. In many cities of 1,000 inhabitants or less there are from five to ten local agents, each representing from one to ten companies. Not infrequently thirty to forty companies will be dividing the business in a small town where less than half that number would be a surplus. May this not be an economic waste? The Illinois Fire Insurance Commission in making its report to the legislature of that state said: "The Commission is very strongly of the opinion that present expense of doing the business of fire insurance is too great and that it ought to be reduced and especially the item of commission and brokerage, constituting more than one-half of the entire expense of the business. That this view is practically shared by all of the experienced underwriters, but

most of them admit their inability or that of the insurance companies to regulate commissions without the aid of the state." The Commission further says: "The story of commissions plainly shows the economic necessity of imposing upon the business some reasonable and uniform commission scale, for open competition in commissions is a serious public evil, for which the patrons of fire insurance must foot the bill. It is really a case of the public's paying the freight."

Thus it will be seen that in the expense phase of insurance will be found a fertile field for investigation, to the end that some way may be devised whereby the cost can be lessened and insurance made correspondingly cheaper to the insured and public in general.

Another phase not to be overlooked in this investigation—and should be carefully studied by all—is the enormous loss by fire, much of it being wholly fire waste due to carelessness and wanton acts on the part of individuals. The fire waste in this country exceeds \$250,000,000 annually—\$30,000 each hour—\$500 each minute. Losses paid in Wisconsin in 1910 amounted to \$5,529,142.37, and not much of this property burned was insured for full value, and some not insured at all; so it may be assumed that the above figures fairly represent little more than one-half of the actual property waste by fire during the last year in this state alone. This fire waste is on the increase. Is it necessary? What can we do to stop it? The annual per capita fire waste in the United States is about \$2.60, in Europe 33 cents. The average rate for insurance in European countries is correspondingly low. The annual fire loss in Chicago approximates \$5,000,000, in Berlin with 1,000,000 more population, it rarely exceeds \$150,000. In Vienna, a city of 800,000 inhabitants, no case appears where a fire escaped beyond the floor where it started. More property goes up in smoke each year in the United States than it costs to maintain the army and navy and more than the annual expenditures for pensions. It would pay the cost of the Panama

canal and fortify it in two years, build four transcontinental railroads annually, and pay the entire national debt in four years. The buildings, if placed together, would line both sides of a street from Chicago to New York or from Chicago to Denver.

This property fire waste is an absolute total loss to the community, to the state and to the nation. It is gone forever. It is not converted into another usable form, neither can it be replaced. The fact that part of this loss is paid by the insurance companies can not alter the situation, for that is but a transfer from the companies' assets to the insured, which in no way amends the material loss. It is one of the many appalling economic wastes that characterize the American people and which we are slowly beginning to realize must cease.

But property is not the only loss attendant upon a fire. In its wake are strewn the maimed and charred remains of human life. I but direct your attention to these human holocausts—the General Slocum, the Cherry mine—that are needlessly offered up annually at the expense of American citizenship.

It has not been the purpose of this article to go into a detailed discussion of fire insurance or any phase of it, but only to relate in a general way a few of the most important elements which enter into it and which invite investigation: to give some idea of its nature and scope: to direct attention to the fact that it is a question that concerns the entire public—the state—and involves more than at first occurs to the busy public. That the Wisconsin Legislative Committee appointed to investigate this subject will be called upon to delve into many things not mentioned in this article, and that the testimony and material gathered upon these points, as the investigation progresses, will open up a lead into other departments of the fire insurance field, is conceded, but in the main they will all be corollary of the principal elements. If the committee can get the facts, and they can with the aid of the insurance companies and others who have a special knowledge of insurance,

Wisconsin may hope to accomplish along this line what it already has done in life insurance, railway regulation and the like, and be the first to blaze the way for a national solution of this problem. If by this investigation we can in some small measure aid in the decrease of the great fire waste;

if we can suggest a more equitable distribution of the fire insurance tax; if we can lessen the tragedies of the Iroquois theater, the Collingwood school and the Asch factory, then the insurance companies, the state, the legislature and its committee will not have labored in vain.

FARM MANAGEMENT PROBLEMS

By J. C. McDOWELL, Agriculturist, U. S. Department of Agriculture.

Wisconsin, Michigan and Minnesota contain large areas of very sandy soils. Much of this land was originally covered with scrub oak and jack pine. Such land is easily cleared and can be brought under cultivation quickly and at little expense. Most experienced farmers, however, prefer to settle on the heavier types of soil, because the heavier soils are naturally much more productive.

Large sections of the sandiest land in Michigan and Wisconsin are now being advertised by real estate firms and seem to be meeting with a ready sale to city people. The prices for such land appear to range all the way from \$1 to \$20 per acre, regardless of the quality of the soil or its location. Inexperienced purchasers frequently pay as high as \$20 per acre for the wild jack pine and scrub oak sandy soils, when adjoining pieces of the same kind of soil and as well situated can be purchased for \$1 per acre. They seem to have the idea that any land located in Michigan or Wisconsin must certainly be cheap at \$20 per acre. They forget that there is a possibility that some soils even in these favored states may be dear at any price.

The true value of farm land depends upon its ability to produce, and the market value of these products. Land that will not produce enough to pay

for the labor has no agricultural value. Lands that produce much in excess of the cost of labor have an exceedingly high value. In order that the purchase of land may be a good investment it is necessary that such land produce enough to pay good wages and at least a fair interest on the investment. Land that costs \$125 per acre must earn at least \$5 more each year than land purchased at \$25 per acre, in order to net the owner 5 per cent on the additional investment. No one should lose sight of this important fact when purchasing lands of any kind and in any location.

It is not the purpose of this article to discourage the purchase and development of our sandy lands, but rather to encourage their purchase at a reasonable price and their development along right lines. The sandy lands are low in plant food, their water holding capacity is not high, they are frequently acid, and they require much more skillful handling than do the medium loam and heavier soils. During the past four years our department has made a careful study of the systems of farming as practiced by the best farmers now living on the sandy soils of our northern states. We do not claim to have solved these problems in full, but their solution does not seem to be impossible.

One thing is certain: The systems

of farming commonly practiced on the heavier types of soil must prove an absolute failure when tried in the sandy districts. The sale of hay or grain from the sandy soils must not be considered unless the owner is so situated that he can buy plant food and organic matter at a low price to replace what was used by the products sold from the farm. The humus content of sandy soils must be maintained. Sandy soils that are high in humus are supplied not only with plant food, but the humus greatly increases their moisture holding capacity. In order that the nitrogen gathering plants may do well on the sandy soils it is necessary that these soils should not contain an excess of acid. If the litmus paper test indicates that the soils are sour, enough ground limestone or marl should be added to correct the acidity. As sandy soils are open and porous, they are subject to much loss of fertility through leaching. To prevent this loss something should be kept growing on these soils throughout the entire growing season. Because weeds rob the soil of plant food and moisture, the farmer on our sandy soils should be especially careful to keep his fields clean of weeds. Our sandy soils seldom have moisture to spare, and never under any circumstances do they have an excess of plant food.

In deciding what crops to grow on our sandy lands we must select those that will grow on such soils, and those that can be used in such a way as to maintain permanently the fertility of the soils. Care should be taken to sell from these farms only high priced products. The sale of clover seed, vetch seed, butter and cream is to be recommended, because their price is high, and a dollar's worth of any one of these products takes very little plant food from the soil.

Among the crops that may be mentioned as being especially adapted to our sandier soils, rye, hairy vetch, buckwheat, beans, peas and clover take the first rank. Watermelons, cantaloupes, pumpkins, sunflowers, tomatoes and most garden vegetables do

well on warm, light soil. If the soils are not too light, and if their supply of humus is maintained, they should be able to produce fair crops of corn, potatoes and alfalfa. A discussion of the best methods of producing each of these crops would require too much space to be undertaken in this article.

There are many different systems of farming that are adapted to our sandy lands. The best systems include dairying, hog production, potato growing, the production of clover seed, and such a combination of these that the farm will produce all the roughage for the live stock and most of the concentrated feed. A three year rotation, consisting of rye, clover and potatoes, has proven successful on some sandy farms. The old four year rotation—consisting of grain, clover and timothy meadow, pasture, corn and potatoes—is more common and provides for a greater amount of live stock. The five year rotation of vetches and rye, potatoes, rye, clover, corn, has many points in its favor. In the last rotation mentioned the vetches and rye are sown in the corn at the time of the last cultivation and harvested for seed the following summer. The seed of the vetch being very high in price, this crop, where it is successful, is exceedingly profitable. As the vetches shell considerably in harvesting, the disking of the land soon after removing the crop will usually start a thick growth of vetches, which may be plowed down the following spring as a green manure for potatoes. The plowing down of a green manure crop one year in five, and the fact that this rotation maintains a fair amount of live stock, makes it especially adapted to those soils that are light in texture and that require a high percentage of humus.

The growing of all kinds of small fruit on sandy soils is profitable where the market conditions are right. The production of poultry on the sandy lands is generally profitable, but provision must always be made for the production of their feed. The keeping of bees and other special lines of work may be made profitable, but in all such cases everything depends upon the

taste and ability of the parties in charge.

The use of commercial fertilizers on our sandy soils will undoubtedly increase as time goes on. The purchase of phosphoric acid and potash for clover, alfalfa, vetches and other legumes will ordinarily greatly increase their growth, because these crops when grown on inoculated soil have the power through the bacteria in their root nodules to take their own nitrogen from the air. The use of complete fertilizers for potatoes may give a profit on sandy farms that are not located too far from the railroad station. The use of commercial fertilizers generally throughout the states of the middle west is still in its infancy, and many trials on different types of soil

must be undertaken before anyone can give intelligent advice as to their value in this section.

While it is true that our most prosperous and successful farmers are generally located on the richer soils, there is a probability that intelligent effort will bring success to those who choose the lighter soils. At the present time we are co-operating with many farmers living on such land and are working hand in hand with them in the solution of their individual problems. There still remains much work to be done; but what has already been accomplished gives us much encouragement, and we feel convinced that the ability to farm successfully on almost any type of soil depends primarily on knowing how.

A "SANE" CHRISTMAS.

By MINNIE M. HOBBS

So much was written and spoken in favor of a "Sane Fourth," for so long a time before the celebration, and so much has been accomplished along the desired lines, that one is reasonably sure that if enough time, energy, work and publicity is given to any reasonable reform, it will become a fact.

I therefore venture to hope that a word of warning with reference to Christmas may not come amiss.

It is pretty generally agreed that Christmas has departed from its old-time cheeriness and comfort and has become a period of feverish unrest. The aftermath of the holiday is, most frequently, worry and anxiety as to the ways and means of paying the debts incurred. One often hears: "I shall be so glad when Christmas is over; it is such a nuisance;" or "Christmas is chiefly good to make one feel thankful when it is past, and that there will be a year until the next one." We all deplore the passing of Father

Christmas, and many of the more thoughtful members of society are observing the festival without extravagant gifts and entertainments so much in vogue a short time ago. However, the great majority of the population throng the department stores for days before the holiday, buying the most impossible "bargains," pushing and elbowing their way to the counters upon which are displayed every imaginable article, both desirable, useful and useless. Women, wild-eyed and haggard after a hard day's work in shopping, attempt to suit the purchases to the respective recipients, and know in their secret hearts that there are many "misfits."

Money flows like water, from the purses of the buyers to that of the merchant, but it only produces a state of satisfaction in the head of the firm, as the shop girls and clerks are tired, impatient and too exhausted to care whether Christmas ever comes again,

the shoppers are dissatisfied with their purchases when scrutinized in the quiet of home, and the friends who will become the possessors of the usually useless gifts will carefully wrap them up and place them in a corner of their closets, there to remain until passed on to some far off relative who will be "delighted with anything."

Is Christmas now the season of love and good will, or is it a season of overwork and ill temper? To my mind simplicity should be the rule for gifts and entertainments during the holidays. A full larder with the old fashioned pastries, cakes and dainties endeared to the family by old association; simple gifts, prepared by the giver during the pleasant weeks before the holiday, each one selected for the special friend by whom it will be appreciated, all make for a happy observance of a well loved Christmas.

These gifts may not have a money value, they may be constructed from bits and scraps accumulated during the year, but made beautiful by many stitches formed into embroideries and laces. Initial to the fortunate one to whom they will be presented. A value that can never be measured is given with them and loving thoughts are enclosed in the dainty little packages that are done up at leisure, with the true spirit of Christmas.

A well chosen book, an article of needed and wished for clothing, a picture to fill a long felt want, or many, many simple things are gifts which are appreciated. Letters to the absent dear ones, a family gathering, with the oysters and the turkey and the old-fashioned loaded table, groaning with its burden of good things, the dear faces about it, the thoughts for those who have left us, never to return, a wish for the happiness of those who are not so bountifully endowed with this world's goods, and, above all, a personal knowledge that some poor heart is happier by reason of our gifts and bounty. These make up the spirit of Christmas. The "really and truly" Christmas, that the children may remember and carry on in their own homes in years to come.

Unfortunately it has become a common occurrence for many families to take their Christmas dinner at hotels and restaurants. This is probably due in a great measure to the ever present servant problem, but there is no more certain destroyer of a real Christmas than this. It may be much less trouble and expense, but where is the family tie, that is firmly fastened by the homely tasks incident to the preparing of the Christmas dinner? Even the raisin stoning, that is so tedious, is redolent of plum pudding, the chopping of apples, the beating of eggs, the preparing of spices, all the familiar and delicious odors of cooking that seldom are as sweet and toothsome as at this season. These all have their part in the real Christmas spirit. Do not exchange it for the easy way of enjoying a table, at "so much a plate," in some restaurant or hotel.

Put away extravagance in giving. Give only to those to whom you can add love and good will to the gifts. Spare some of your abundance to those who have it not, and keep together.

Keep together, until the sorrows and exigencies of life separate you, and then keep the memory green of the happy days when Christmas was a day to be longed for, not as a period of trouble and perfunctory giving. Long live a real Christmas.

A REAL LADY.

Among the youngsters belonging to a college settlement in a New England city was one little girl who returned to her humble home with glowing accounts of the new teacher.

"She's a perfect lady," exclaimed the enthusiastic youngster, "that's what she is."

The child's mother gave her a doubtful look. "How do you know?" she said. "You've only known her two days."

"It's easy enough tellin'," continued the child. "I know she's a perfect lady because she makes you feel polite all the time."—Lippincott's.

JUVENILE COURT MILWAUKEE COUNTY.

By SAMUEL A. MENTURN.

Although the law under which the Juvenile Court of Milwaukee operates is far from perfect, it is still complete enough to enable us to do much towards checking youthful waywardness and reducing the handicaps which fate has placed in the path of many an unfortunate child.

The children, the parents, and the community in general are indeed fortunate to have two such kind-hearted, broad-minded, conscientious men as Hon. N. B. Neelen, judge of Juvenile and District Courts, and Mr. William F. Zuerner, chief probation officer, to apply and carry out the provisions of this law.

Both have trod the thorny path, have come in actual contact, in their own lives, with the difficulties which surround many of the youngsters brought before them today, and are thus able to appreciate a situation when presented to them, and able to advise a course of procedure to overcome such difficulties.

Judge Neelen, who has presided in Juvenile Court since its inception ten years ago, and who has also occupied the bench in District Court for more than fifteen years, has listened to more tales of human misery and depravity in that time, probably, than any other man in the community.

In many instances, when children are brought before him in Juvenile Court, he finds that he has had the parents of these same children before him in District Court at some time in the past, and is thus able to more clearly understand the odds against which the child must contend, and can decide matters more equitably than if he did not know these things.

Many, at least temporary, discouragements are met by the probation of-

ficers in the course of a year's work, but there are most always enough entries on the "joy" side of the ledger when accounts are closed, to leave a tidy balance in favor of all efforts put forth by the officer. This "balance" serves as a convenient reserve fund for the officer to draw from in the future, when he becomes especially discouraged.

Some years ago a woman petitioned to bring her 15 year old son before Juvenile Court. It developed at the trial that she was a widow, had two sons, of whom this one was the eldest, and was herself compelled to work every day to support the family; this boy not only persistently refused to work or go to school, but insisted on roaming the streets, associating with bad company, and abusing and threatening his mother when she attempted to correct him; he was, as a matter of course, placed on probation and ordered to get busy and behave himself. He proved a very elusive subject, requiring a great deal more of the officer's time than was his due to make him even comply with the formality of reporting; he would not hold a job long, even when one was secured for him. The mother, as is natural, did not wish to prosecute the lad too strongly, for fear that he might be committed to the Industrial School. She was inclined to shield him and would always tell the probation officer that John was much better than before, and that she was satisfied, although it was evident that she was not telling the whole truth.

The law at that time set 16 years as the maximum age for juvenile offenders, and John soon passed his sixteenth birthday and was dismissed by limitation, although he was not yet what he

should have been. Over a year passed and John had become but a mere memory, as the probation officer's time was quite fully occupied with the welfare of many other boys, when a letter came to him from John in Chicago, saying that he was there living with a relative and could get work if he only had a letter of recommendation from somebody who had known him for a time. John wrote that he now fully realized that he had not acted as he should in the past, but was now ready to settle down and be a man. He was willing to leave his fate entirely in the probation officer's hands. Such confidence and faith could not be ignored, old grievances were entirely forgotten and the desired letter was promptly written. Shortly after John wrote to his former probation officer, thanking him for his kindness, stating that he had secured the desired position and would surely make good.

A few months later a confidential letter was received from a big firm in Chicago, stating that John had made application for a position of trust with them and that they wished to know something about him; the accompanying blank was filled out as favorable to John as possible and he got the job, and at last accounts is still there and doing well. That is enough to balance up a whole carload of youthful foolishness. The seed sown on apparently barren soil has taken root and gives promise of a bountiful crop. Many other incidents of like nature might be mentioned. Not all cases, however, have such a happy ending.

A 14 year old boy was brought into court for stealing; a livery stable man testified that the lad, who was very neatly dressed and had the features and manners of an angel, came to his barn some time before and asked permission to exercise some of his horses; he got quite well acquainted with the boy, whose innocent appearance entirely won his confidence. One day he entrusted him with \$40 to take to the bank and gave him the use of a pony to ride. Neither boy nor pony came back that night. The pony was found tied to a post on the opposite

side of the city from the barn and returned to the owner next morning; the boy was later located in a town in Illinois; he was brought home; the liveryman was reimbursed and the boy placed on probation. Six months later Frank disappeared, also \$50 or more from a neighbor's purse; he was later located in a hotel in Minneapolis, where he said he was waiting for his brother, who was coming from Harvard to meet him; Frank was brought home; the \$50 paid back by parents and he was given another chance. Once more he left home taking \$100 belonging to his parents; this time he borrowed a pony and cart which he drove around for a day and night, and then tried to sell in a neighboring town; he was again brought to court and at the earnest entreaty of his parents that he be not sent to the Industrial School, he was turned over to a Sectarian Institution. Within three months of his arrival there he entered the private apartments of the priest in charge, stole \$50 in cash and other things, and ran away; he was arrested by local detectives, returned to court and finally committed to the Industrial School. This boy is to be greatly pitied. He has an irresistible desire to do these things; he is intelligent enough to know that it is wrong; he seems thoroughly repentant after these escapades, and for some time afterwards his conduct is all that one would ask until suddenly the demon has him again. Such cases are fortunately very rare.

Among the most difficult cases with which the probation officer has to deal are children of parents whose motto is, to use a paraphrase of that popular rag-time song, "Every Movement Has a (Money Value) of Its Own." These are generally parents of **easy** conscience. Their children are regarded more as revenue producers than otherwise. They are sent to school not a day longer than the law compels, and all spare moments during school years are devoted to making money, or bringing home anything that happens to lay around loose. No questions, apparently, are asked as to where the

(Continued on Page 359)

SOCIAL HEALTH REGAINED

PROFESSOR WILLIAM ARTHUR GANFIELD

There is an unanswered question before the American people. It is an intensely interesting question. It is pressing for an answer. The great social problems all relate intimately to this question. What is the question? It is this. How shall we, God's children get along and dwell together upon God's earth? Here we are, a white fellow, a yellow fellow, and a black fellow, three of us, all children of the same father. What shall be the attitude? Shall it be the clenched fist, or shall it be the open palm. Here we are: The man with the half full dinner pail and the man with the over filled treasury, the man with a "tie pass," begging a sandwich, and the man with his private car. How shall we get along.

The race problem, the class problem, the vice problem, the temperance problem, all the social problems of the hour are but parts of this great unanswered question. If we find the answer to the question we may have the solution of the problems. The peculiar character of these problems must not escape our notice. These problems are all social in their nature, moral in their character. If they are moral then they are religious. If religious then Christian. Do we really want to find an answer to the question? Shall we strive to live in harmony with the answer when we find it? The men of yesterday solved the problems of yesterday. Will the men of today solve the problems of today. The Bible is the best text book on social relationships. The message of Christianity is the answer to the Social Question. The practice of the principles of Christianity is the solution of the Social problems.

In modern life it is the business of the farmer to produce supplies for our needs; the manufacturer puts these goods into forms suited to our wants; the railway transports these goods from the over fed west to the under fed east; the merchant brings them to our doors; the physician makes us well when we get sick or better still, if he is wise and we are wise, he keeps us from getting sick at all; the lawyer administers justice, and the banker safeguards our money.

Now let the farmer say: What is mine is my own; let the traffic manager charge all the traffic will bear, and then some more; let the merchant exact the last possible penny; let the physician resolve to keep us sick until the money is all gone; let the lawyer say: "Before I am through with this estate, I will have it in my pocket;" let the banker plan to abscond with our earnings; and I can easily understand that there will be many social miseries and much bitter feeling.

But let the farmer say "I am society's husbandman. I must make the old earth blossom and bring forth abundance; let the railway manager say: I must hasten these goods to the place of greatest need; let the owner of the mine say: What is mine belongs to mankind. I am society's steward. Let the physician say: My master went about healing the sick and doing good. I follow in his steps. Let the lawyer say: My God is a God of justice, and justice must be done in his name. Let the banker say: I am a trustee of other men's wealth. I must be faithful to the trust. Let the minister say: "Greatness is not in position but in service," and then let him become the willing and helpful servant of all without regard to any class distinction; let Christianity have its rightful place and power in the lives and deeds of men; and without the change of a wheel, without the loss of a cog, or the closing of a shop, without revolution or overturning of institutions; the social question is answered, the problems solved, and the human family may dwell here together in happiness and peace.

HOME ECONOMICS

By CORA WING RITCHART

THE WOMAN WHO WORKS.

In San Francisco the business women have a club that is attracting no little attention all over the country. For, as a thinking one has said, "They plan a work and work the plan."

They have come to realize that even, as all is not gold that glitters, neither are things as bad as they are painted. That is to say, that many things may come to pass in the common course of events that make the sordid things less sordid, and that, if taken rightly, an ounce of action in the direction of making things pleasant is worth a pound of worry and dissatisfaction.

So these girls have banded themselves together to make life as pleasant as possible. Experience proves that they have succeeded beyond their expectations. What has been accomplished by this club can easily be accomplished by any one who makes a study of the pleasant things rather than the unpleasant. In short, the business women should make it their business to fill in the time away from the factory, the shop, or the office, with things that make for healthful recreation.

If the brain has been busy, use the muscles. If the muscles have had full play, choose the restful thing. Each young woman can find her need and make it as much her duty to have the little pleasant play as the real toil of the day.

Everything works in balance. This is as it should be, and this plan were no unwise measure for the women of other cities to emulate.

The business women of the larger cities have many advantages which

they have perhaps not taken advantage of. Perhaps she has not recognized the great need. This recreation idea is as important to her welfare as the food she eats.

In bygone days the girl who sought even harmless pleasure was considered shiftless. Not so in the Twentieth Century. Today the philanthropists, the reformers, the uplifters, the scientists all realize the great principle of pleasure in play and its effect on the fundamental scheme of living. Pleasure and recreation are not considered a passing of time, but a necessity that no one can be without for long and continue in the way he or she should go. Let your soul be an aeroplane and rise above the sordidness of earth occasionally. By so doing it will be easier for you to surmount the difficulties which you will encounter on your way and assist you up the ladder until you have reached the heights of endeavor.

The world is not an easy place for woman. She is beginning to feel keenly the lash of competition; for the fields of labor are getting to the crowded stage and the survival of the fittest has already been recognized as the rule for business purposes. Every worker must believe in herself, must hold to the creed of hard work, and must believe that good luck is but the name for untiring effort. There has never been found a royal road to success and those who are achieving are finding the same old stumbling blocks in their path. There are disappointments at every corner, and weariness in every foot, but there is glory in achievement and joy in hard-won triumph. The compensation in life is the joy of achievement.

There is a great deal of work to be done in the world and each step of civ-

ilization demands more workers. Life is more complicated, but the days are no longer and there is a limit to human capacity.

Our great present day lack is thoroughness. Little oversights have such serious results. Whatever the work is, it is always to be done with a conscience. The careless ones are not those who reach the highest places. In the struggle not only for superiority, but for existence, and the making of existence comfortable if not also beautiful, workers seem to have no time to take conscience into counsel. Yet if all workers, and individuals, realized the great doctrine of consequences, and the manner in which every circumstance that has gone before or is to come after, conscience would never be thrust out of sight, but would be the chosen friend and given the place of honor at one's right hand.

Men and women rush along to take the positions that offer the highest wages. The thought of efficiency never enters their minds. It is always a question of "What wages do you pay?" and never, "What am I capable of earning?" If they would study how to become efficient, stop and consider how much real service they could render their employer for the wages offered, instead of devoting all their thought to securing the highest wages, they would soon be on the royal road to success.

Painstaking men and women leave the crowd behind and forge ahead to the plane where leisure and high wages sweeten toil. When the habit of thoroughness is fixed, their good work keeps them at the front. There is no action that does not entail its consequences, not on the actor alone, but on all that come in contact with him. What you mean to do doesn't count. It is what you do that makes your record.

When a request is made in line with one's duty it should receive the promptest possible attention. This is the only businesslike way. Good intentions are commendable, but what do they accomplish? Certain requests have definite time limits, but as a rule a request, business or personal, should

receive attention according to its importance. By keeping this idea in mind the matter of discharging obligations will be simplified and a reputation established for reliability.

The girl who would succeed should broaden her mind sufficiently to know that good manners does not always mean the standard by which she was reared. She must watch those whose manners are supposed to be perfect and emulate them.

She must be on the lookout for whatever means a larger, more cultivated and comprehensive view of the world of humanity, and she should be conscious of the fact that she is encountering men and women who have, perhaps, enjoyed greater privileges than she has known, and put herself in a receptive state of mind to obtain from them whatever can benefit her in any way.

But always should she endeavor to retain her own individuality, to keep her own inmost conviction of right and wrong, and to improve upon her personality without allowing herself to become a copy of any one else, no matter how illustrious.

She should ever accord to each successful runner in life's race an honest meed of praise and appreciation, instead of trying to belittle their achievements. She should not imagine that by withholding this that she is showing herself of superior intellect.

Be modest in your conversation with others. Do not talk about yourself, except when asked to do so.

Be yourself, but always improve upon yourself. Respect and love your native place, but look for the benefits to be derived from any new environment, and use them.

Be not afraid to show keen pleasure, surprise, or admiration over new things and always look for the praiseworthy quality and attribute in life and people and speak of it. It is a habit which will win always and everywhere.

The question has often arisen in the minds of many people: Why do girls from comfortable homes in small towns come to the city to work? And, work-

ing for \$4 to \$6 a week, how do they live on it?

The principal reason for girls going to the city, we find, is their desire to be independent, and the inexplicable longing for the excitement of the city.

Youth is naturally accompanied by effervescence of spirits, and girls can't satisfy that insatiable desire for a good time where there is nothing to have a good time with, hence they flock to the city. The girl who has to earn her own livelihood is thrown face to face with the stupendous problems which confront the working girl. It is impossible to live decently on the wages some of the girls get who work. No wonder they lose their character and moral standard. The city girl's freedom is one of her most enviable possessions. The home girl often notes it longingly and wishes she could live in a cozy, artistic apartment, come and go as she wishes, entertain whom she likes, all without comment or criticism.

A great danger lurks in this freedom, and many a girl has fallen into it before she is aware of her peril. And yet this freedom is so precious and can yield so much pleasure in life, that she should at the very threshold of her bachelor career learn to know wherein its danger lies before it is too late.

Girls often think when away from the restraining influences of the home, that they may do little things heretofore forbidden. She does them for a lark, just to know the taste of forbidden fruit. It is an unwise step. These one or two actions may cast a shadow on her good name that years of the most proper conduct cannot remove. It may not affect her immediate circle of friends who know her, but it may close to her the doors of other circles, either in business or society, that some time she may very much desire to enter.

The girl living away from home needs really give more thought to this matter than she would were she at home. She cannot do the things that she could when protected by the bulwarks of a domestic abode.

Critical and not too friendly eyes are

upon her little apartment, and if she wishes to get all the happiness out of it that can be rightly hers, she must never soil this beautiful freedom with any action that can bring the slightest word of reproach.

San Francisco, however, is not the only city that has awakened to the need of a club for working girls. They are to be found in a number of the larger cities, where girls may find comfortable and congenial homes. In these clubs they are surrounded by congenial companions where they may cultivate higher ideals and retain their high moral standards.

The clubs are self-sustaining and as much like home as possible. The girls are charged according to their income, and if a girl has a single room it costs more than for two girls to live together. In many cases girls prefer to live together. It is good for them. It gives them that close companionship that all young girls need. The atmosphere of these clubs is clean and wholesome and they have many advantages, often being situated near the lakes or parks where the girls may take part in the good, wholesome, outdoor recreation.

One cannot appreciate what the clubs mean until she has tried living at some of the impossible places in the large city.

These clubs help the girls to find congenial companionship and band them together in a circle of friendship, and make it possible for them to enjoy the pleasure of life by combining work with play, in such a way as to drive dull care away. They have done much toward solving the working girl's problem.

SURE TO WAIT.

She (dreamily)—And if you go first, dear, you will wait for me on the other shore, won't you, love?

He (gloomily)—I suppose I shall have to. I never went anywhere yet without having to wait for you at least half an hour.—London Tattler.

HOME ECONOMICS

By MABEL SMITH BROOKS.

Within my not unlimited experience, there is great misconception of the word economy. Webster, in defining it, says: "Primarily, the management, regulation, and government of a family or the concerns of a household." I like that as a definition of Home Economics, the subject which the club women of the present day are urging upon the home makers of our country. By thoughtful study of this definition, we see that everything pertaining to a home: the building or selecting of a house, the location, the architect, the heating, the lighting, the plumbing, the finishing, the social functions; and, last but not least, the government of the home, comes under the head of economy, and not along the means provided for its maintenance.

What a burden of knowledge to fall to the lot of one woman, and yet, sooner or later in every woman's life, comes the demand upon her to assume the responsibility of more or less of this burden. It is like putting the reins of a span of horses into her hands and saying to her, "Drive." If she has studied a house and knows its needs and value, if she has been trained to manage and control, how smooth everything goes and what pleasure is derived from its use; but, on the other hand, if she assumes the reins with nervous dread and no knowledge, what disaster may accrue. I heard a woman once say: "I don't want my daughter to learn to do one bit of housework. I have had to work all my life, and if she don't know how, she won't have to do it."

To every girl comes the management of a home and every girl should be educated as a home maker. No amount of other education will hurt her, providing it does not injure her health; and neither will it do her much good, providing the first and all important subject of home essentials are neglected. The study of domestic science, landscape gardening, sociology fall far short of its mark unless it is sus-

tained by practice. It is the girl who interests herself in her own home, the daughter whose mother makes her a partner in work and responsibilities of the home, who makes a capable woman. It is the doctor with the worn saddle bags and the experience in sickness whom we trust, not the fresh young fellow who has just closed the doors of medical college. He must win his spurs.

I have in mind two club functions I attended. One was served by a young graduate from a domestic science school. Now, according to all rules and directions, there should have been enough food for the number served, but she fell short, much to her chagrin. Like the woman who was following a new recipe and did not know that a twelve egg custard pie would have to be baked in a milk pan, she did not know that the rules for serving people, like the rules in harmony, have more exceptions than followings.

The other luncheon was beautifully provided and served by a little girl of nineteen, who had been her mother's right hand in the home and in many a church supper and entertainment. Every detail was as smooth as clockwork, because hers was not only scientific knowledge but practice. This little girl is as proud of her housekeeping as she is of the fact that she is a good musician and social favorite.

Much of our scientific knowledge is like the story of the old man with eight sons, seven of whom, he said, were fine farmers. "But where," I asked him, "is the eighth?" "Oh," he said, "he didn't know enough to drive a duck to water and he wouldn't work, and ran away when he was twelve years old." "What is he doing now?" was my next query. "Well," said the old man, "he is writing for an agricultural paper, editing the scientific farming department."

When the women and girls of our moneyed class realize that housework is good exercise, though not to take the

place of outdoor sports and not to be carried to the extent of drudgery, and an accomplishment of which to be proud and necessary for the proper management of servants, many of our social problems, divorces, the servant problem, etc., will disappear without the trouble of solution.

If a successful business man wants to train his son to the management of his business, he starts him at the foundation and makes him become familiar by practice with every branch of his business; so, too, the successful housekeeper must be a laundress, a cook, a dressmaker, a plumber, and architect, in order to scientifically administer the government of a family and home.

Theory is good; theory and practice are ideal, but better practice without theory than theory without practice.

THE BANANA AS A FOOD.

The banana is one of the best, but perhaps one of the least appreciated, of the best fruits. Its nutriment value is equal to that of the potato. When properly prepared, its digestibility is far greater than that of the potato. It is a well-balanced food for a low-protein ration. That is, it contains the right proportion of protein and carbohydrates. With the addition of the proper portion of fat in some form, the banana furnishes everything needed for complete nutrition. The banana disagrees with many people simply because it is not properly masticated. In banana growing countries no one thinks of eating a banana until it has become mellow as a peach. Then the mastication is a matter of less importance, for the mere act of munching or swallowing is sufficient to reduce the mellow pulp to the consistency of a paste or a puree.

The green or unripe banana contains a large amount of starch. In the process of ripening, which, when completed, is indicated by the dark brown or black color of the skin, the starch is converted into dextrine and sugar. In other words, the process of ripening digests the starch and so performs the

work which is ordinarily required of the stomach. The well-ripened banana is thus a predigested food of the finest sort. Unfortunately in this country one does not always obtain well-ripened fruit. The majority of Americans have not yet learned that the banana skin must be nearly black before the fruit is thoroughly ripe and fit for eating.

Many of the bananas sold in this country are picked when immature, so that they never become mellow and sweet and juicy like the well-matured fruit, but are tough and tasteless. Such bananas are absolutely unfit for food. When eaten in an unripe or immature state, the banana enters the stomach in broken masses reduced to various degrees of fineness, but still masses of coarse substance, which digest very slowly, often not at all, in the stomach. The result is a long retention of these undivided and undigested masses in the stomach, with resulting irritation, acidity, and sometimes fermentation and pain.

The evident remedy, then, for indigestion resulting from the use of the banana is thorough mastication. In chewing the banana, as is the case with many other food substances, the use of the teeth is not sufficient. The food mass should be pressed and rubbed against the roof of the mouth with the tongue. It is really surprising how quickly and effectively a large portion of food substances may be reduced by means of the tongue alone employed in the manner suggested. The pressing of food against the roof of the mouth also facilitates the recognition of any coarse or unmasticated particles. These are readily pushed out by the tip and sides of the tongue and brought between the teeth for further crushing.

The ripe banana is perhaps better fitted than almost any other fruit for infant feeding, and is admirably well adapted to counteract the unwholesome effects of sterilized milk. Perfectly smooth banana pulp combined with sterilized cream constitutes an admirable food for a child a few months old.

Raw foods should be taken daily by all human beings, infants or adults.

This does not mean that babies should eat grass and cabbage leaves. The natural diet of the infant is uncooked. If cooked preparations of milk or gruels are given for a considerable length of time, the child will certainly decline in health, and will soon begin to show symptoms of malnutrition, scurvy or rickets. The addition to sterilized milk of raw food of some kind every day will prevent this. Orange juice or banana pulp, prepared by pressing the ripe fruit through a colander, are best for this purpose.

The banana, then, is not only harmless, but an exceedingly useful and valuable food. It is only necessary that it should be thoroughly masticated or reduced to a fine pulp before being swallowed. The banana's hard masses cannot be digested or reduced by the stomach and hence cause indigestion.

MOTHERS, BE COMPANION- ABLE.

October is such a beautiful month. I would like to offer a suggestion. I am sure many of you have need of it if you will only profit by it. It is this: spend a part of every day in the October sunshine, and, aside from the fresh air you will be taking into your lungs and bringing into your lives, you can accomplish other things. You might tell your school boys and girls that you will be waiting for them at the gate when they come from school. You can manage to have the work all done by this time and a brisk walk will do you a great deal of good, and if you are merry and companionable your children and some of their friends, too, will think this is the best treat of the day. If there is a baby to be thought of, take the baby carriage with its occupant, too. If all your children are old enough to walk so far, try to arrange for a walk into the open, if possible, and many an autumnal flower and treasure of nature you can bring home to brighten up the house.

By doing these little thoughtful things, your children will soon realize that you are their companion and you will have bright faces and healthy appetites at the table.

A GRAPE JUICE SECRET.

Last fall I chanced to call upon a friend who was in the act of making grape juice, and was astonished to see what hard work she made of it. I immediately told her about my labor saving method, and she was so delighted to hear about it that I thought some other readers of *The Progressive American* might find it equally useful. So here it is: Wash the Concord grapes thoroughly, using cold water; then weigh them and allow three-quarters of a quart of cold water to every five pounds of grapes. Boil until the pulp and skins have separated and boiled down. Make a bag of double cheesecloth, large enough to hold the quantity of juice that would fill a small bread pan; tie the top tightly with stout cord and suspend it from a strong nail or hook, in such a position that the juice may drip into the pan. As it requires about fourteen hours for so much juice to drip from the bag, it is best to start it dripping early in the evening. In that way it can drip all night and be ready for bottling the next day. When all the juice has passed through the cheesecloth, add one pound of sugar to every five pounds of grapes, and boil for about two minutes. Then take good sized bottles with tight fitting corks, and heat them gradually in hot water before filling them with the grape juice. Cork them, seal them with paraffin wax and keep them in a cool place.

GRAPE CONSERVE.

To every five pounds of grapes take three pounds of sugar, two pounds of seeded raisins, and one-half pound of English walnut meats. Separate the pulp from the skins, and cook the pulp until the seeds will float or separate easily. Remove the seeds by sifting, add the skins to the pulp, then add the sugar. Let boil slowly for twenty minutes, taking care that it does not burn, then add the raisins and boil about fifteen or twenty minutes longer until the juice has thickened a little. Add the nut meats and boil up a minute. Seal while hot. This conserve is pronounced delicious by all who taste it.

GRAPE CATSUP.

This makes a fine relish to eat with meats. Boil the grapes and when tender put through a colander to remove the skins and seeds. Allow one pint of cider vinegar to three pints of grape pulp. Place in a kettle with two pounds of sugar and a bag containing the following spices: Two teaspoonfuls each of allspice, salt, cinnamon, cloves and white pepper. Boil until reduced to one-half the bulk, then bottle and seal.

SPICED CRAB APPLE JELLY.

Six and one-half quarts apples cut in pieces, half as much water as apple, one and one-half tablespoonfuls ground cloves, one and one-half tablespoonfuls ground cinnamon. After boiling and straining allow one pound of sugar to a quart of juice. Boil the juice till it thickens; then add hot sugar and boil till it jellies.

SPICED PLUMS.

Prepare a syrup of one pound of sugar for one pound of fruit, and to every three pounds of sugar allow one pint of best cider vinegar. Boil sugar vinegar and spices together fifteen minutes, allowing one and one-half tablespoonfuls each of ground cinnamon, mace, allspice, and one tablespoon of ground cloves. Prick the plums with a fork, and pour boiling syrup over them. Let them stand in a porcelain lined kettle for three days, covered. Then skim out the fruit and boil syrup down until it is thick and rich. Put the plums in jars and pour hot syrup over them, filling the jars full; seal.

The large red, white or blue plums may be skinned by using a sharp knife, and beginning at the stem end strip off the skin without lacerating the fruit. Lay the plums on a platter until all are peeled. Then prepare a syrup of boiling three pounds of sugar and one-half pint of water together five minutes. Add plums, allowing one-half pound of sugar for each pound of fruit. Cook but a few at a time, permitting them to boil gently until the fruit is transparent. Remove the plums from the syrup

and fill the jars three-fourths full of fruit. Boil the syrup down until it is thick as strained fruit. Fill the jars with it and seal them. Peaches and apricots may also be prepared in the same manner.

QUINCE HONEY.

Six large quinces, four pounds of sugar, about a quart of water. Pare and grate the quinces. Cook the skins and cores in part of the water and strain and press into the grated pulp. Put the pulp and all the liquid upon the stove and cook five minutes from the time it reaches the boil. Add the sugar and boil down to a jelly. Pour into jelly glasses and, when cold, cover with paraffin.

FLORENTINE TOMATOES.

Wipe medium sized tomatoes and cut a slice from the stem end of each. Scoop out inside, leaving cases, and sprinkle with sugar, salt and pepper; then invert and let stand twenty minutes. Finely chop boiled spinach and season highly with salt, pepper and butter. Refill tomato cases with spinach, put in a dripping pan, put on covers and bake until tomatoes are soft.

BAKED TOMATOES.

Cut out centers of tomatoes, chop with a few bread crumbs, add celery enough to flavor, also a little parsley, butter, salt, pepper. Fry two slices bacon brown and cut in small pieces and add. Fill tomatoes and place in baking pan with bits of butter. Bake slowly one-half hour. Fine served with fish or game.

CORN, TOMATOES AND ONIONS.

Thinly slice white onions and let stand in salt water for half an hour, then drain. Take an equal quantity of sliced tomatoes and twice as much corn cut from the cob. Put in layers in a buttered deep dish, seasoning well with salt and pepper. Bake in a moderate oven, covered, for an hour, then uncover and brown.

SOMERSET SALAD.

Peel medium sized tomatoes, chill thoroughly and cut in halves crosswise. For each portion arrange one-half a tomato on a nest of lettuce leaves and garnish the top of each with a slice of cucumber shaped with a round fluted cutter, and a smaller round of green pepper. Serve with French dressing.

TOMATO AND CUCUMBER SALAD.

Peel medium sized tomatoes and make lids by almost cutting a slice from the stem end of each. Remove some of the seeds and pulp, sprinkle insides with salt, invert, and let stand one-half hour. Fill tomatoes with cucumber cut in straw shaped pieces, arrange on lettuce leaves, and garnish with mayonnaise dressing.

TOMATOES WITH DRESSING.

Remove the skins with a sharp knife, cut into thin slices and lay in a salad bowl. Make a dressing by working together one teaspoonful each of salt and mustard, one-half teaspoonful pepper, the yolks of two hard boiled eggs, and two tablespoonfuls of melted butter; whip into this with a fork five tablespoonfuls of good, sharp vinegar. Pour over the tomatoes and set on ice or in a cool place one hour before serving.

STUFFED RAW TOMATOES.

Stuffed raw tomatoes are as nice in their way as the baked kind, and are certainly preferable on a hot August day. Select as many firm round tomatoes as there will be people to eat them, and endeavor to get them all of one size. Cut off the stem end in a piece large enough to form a cover and scoop out the pulp with a teaspoon, keeping it on ice until wanted. For each tomato allow one egg, which boil for twenty minutes to make the yolk mealy. Remove the white, which chop fine with an equal quantity of boiled ham and the tomato pulp, then mix with some stiff mayonnaise or boiled salad dressing, whichever is preferred.

Fill the tomatoes with this, covering the top of each with the crumbled egg yoke. With a large eyed embroidery needle or a bone bodkin thread a piece of white baby ribbon through each tomato lid, tying it in a smart bow on the top to form a handle, and set on top of the tomato cups. Stand in the ice chest until serving time.

TOMATO CREAM TOAST.

Melt two tablespoons butter, add two tablespoons flour and stir until well blended; then pour on gradually, while stirring constantly, one and one-half cups stewed and strained tomatoes, to which has been added one-fourth teaspoon soda. Put in top of double boiler, and add one-half cup rich milk or cream. Dip seven slices of toasted bread separately in sauce, and when soft remove to serving dish. Pour remaining sauce over all. Scrambled eggs may be poured over this toast with most satisfactory results.

MINCED CHICKEN WITH GREEN PEPPERS.

Boil two green peppers in boiling water to cover ten minutes. Drain, remove seeds and cut peppers in small thin strips. Mix with two cups cold cooked fowl, cut in cubes. Melt three tablespoons butter; add three and one-half tablespoons flour and stir until well blended; then pour on gradually, while stirring constantly, one and one-third cups chicken stock. Bring to the boiling point, add chicken and peppers, and season with salt and pepper.

OLD VIRGINIA PICKLES.

Choose small cucumbers, gherkins, etc., for this purpose.

Pack in a stone jar in layers, strewing salt between these. Cover the top layer out of sight with salt and pour in cold water until the pickles are completely submerged. Lay a small plate on top to keep them down and put a clean stone on the plate. Leave in the brine for a month, stirring up from the bottom every other day. The brine should be strong enough to bear up an

egg. When you are ready to put up the pickles, examine them carefully to be sure all are sound. If one be soft, throw it away. Turn off the water, return the pickles to the jar and cover with cold fresh water. Change this for fresh next day and leave them in this for another twenty-four hours.

Now line a preserve kettle with grape vine leaves and pack in the pickles, strewing powdered alum between the strata. A bit of alum as large as a walnut will do for a two gallon kettleful. Fill with cold water, cover with green vine leaves three deep; cover with a closely fitting lid and steam over a very slow fire six hours, never allowing the water to boil. The pickles should then be of a fine green. Remove the leaves and lay the pickles in ice cold water. Leave them to "chill" while you prepare the vinegar.

Allow to a gallon of best cider vinegar three dozen whole black peppers, as many whole cloves, eighteen whole allspice and a dozen blades of mace. Stir into the spiced vinegar a cupful of sugar and boil five minutes covered,

to keep in the strength. Drain and wipe the pickles; pack in a stone crock and pour the scalding vinegar over them. Cover tightly. Two days later scald the spiced vinegar again and cover the pickles with it. Put on the close lid and leave for three days. Repeat then, and a week later.

Fit a tight lid upon the jar; tie waxed cloth over this and set away in a cool, dry place. In two months they will be ripe. They will keep for years. Every month add a tablespoonful of sugar for each gallon. This will keep the vinegar from sharpening.

This is the genuine old Virginia way of putting up green pickles. If you would have mixed pickles, add sprays of cauliflower, button onions, string beans (after stringing them) and anything else your fancy suggests.

The justly celebrated pin-money pickles (than which there are no finer made and sold) are put up in this way. They have brought fortune and reputation to the housewife who thus improved her one talent.

THE HOUSEWIFE AND THE FLY.

By Adalena F. Dyer.

"Don't come into my parlor," said the Housewife to the Fly;
"There's a screen at every window, and your entrance I defy.
There are microbes in your footsteps and a crust upon your head,
Which, if not so microscopic, would fill our hearts with dread.

"You carry germs of typhoid and spread consumption's bane,
And our sanitary teachers paint your crimes in language plain.
Don't come into my parlor; and for safety I would pray
If you walked into my dining room upon some sunny day.

"There are seeds of vile distempers hidden in your tiny wings,
And your many feet have traveled over nameless filthy things.
You're a menace to our safety, you are powerful though small,
And the mischief you accomplish would the bravest heart appal.

"If you enter, I have poison all prepared for you to eat,
And paper spread to tangle your germ-laden wings and feet.
I will poison, trap or smash you if you do not leave my door;
For our modern sanitation will endure your calls no more."

Upon the sparkling wave the light canoe
A picture makes that Fancy ne'er forgets,
And if a grievous contrast you would view,
Just wait a minute till the thing upsets.
—New York Telegram.

The Gentle Art of Coffee-Making

By FRANCES L. McDOWELL

The American people, as a nation, are coffee drinkers; nevertheless, I venture the assertion that a comparatively small proportion of those who consider coffee to be a regular part of one, two or even three meals every day, really know what good coffee is. If those who are used to drinking a strong, black, bitter concoction which they have always called by the name of coffee should some time have set before them a cup of *real* coffee, with its delicate aroma and smooth, rich flavor, they might indeed consider that they had made a discovery.

In what does the difference consist? Some will tell you that they cannot afford to buy good coffee; but it is not necessary to pay forty or fifty cents a pound to have good coffee. Indeed, the writer remembers a time when she tasted a cup of fairly good coffee which had cost only fifteen cents a pound. And the forty cent kind is often murdered. The main point is in the making. The most important thing to remember is not to let it boil its goodness all away. A certain man once said, as he sniffed the air hungrily just before breakfast, "Well, we are going to have some good coffee, anyway." "No," his friend replied, "we are not; we are having it now; all its goodness will be gone by the time it gets to the table." Set it down as a rule: if you can smell the coffee in the preparation, that much of its precious aroma is gone. Physiologists tell us that much of what we suppose is the taste of an article of food or drink is, as a matter of fact, its smell or aroma, which is perceived at the time it passes under the nostrils on its way into the mouth. This is particularly the case with coffee; its aroma is the greater part of its excellence, and is easily lost in the

process of preparation. It is almost impossible to get good coffee at hotels or other public eating places, for the reason that, in the necessity of keeping it hot for a considerable length of time, it continues boiling after its preparation is completed. It thus loses its fragrance, and becomes strong, rank, and bitter. Such coffee cannot be wholesome; and indeed contains much more of the injurious ingredients of the coffee berry than does properly made coffee.

How shall we make really good coffee? Well, to begin with, the ground coffee should not be left exposed to the air any longer than absolutely necessary; a very good way is to grind only as much as is to be used immediately, or, if more is ground, it should be kept in a tightly covered can. This is because that fugitive aroma begins to escape as soon as the coffee berry is ground. It should be ground fine,—the finer the better. Take a tablespoonful of ground coffee for each cup of water. This proportion may be varied slightly, to suit the liking of the user. If the coffee is to be made in the ordinary, old fashioned coffee-pot, mix the ground coffee with one cup of cold water. A clean egg-shell, crushed, may be added, as this will help to settle the coffee. Or, some prefer to mix in part of the egg also. Set on the back part of the range, that it may heat gradually. If it is to be cooked over gas the burner should be turned as low as possible, and an asbestos mat placed over it. When the coffee is nearly ready to boil, add the rest of the water, which should be boiling. From the beginning of the process, clear through, the coffee should be frequently stirred, to prevent the grounds from sticking to the bottom of the pot and

burning. When the coffee comes to a boil it should immediately be taken off the fire. Usually a large bubble will form over it just before it comes to an open boil; the minute the bubble breaks, showing the clear, boiling liquid beneath, remove your pot of coffee from the stove. Delay at this point is fatal, and this is where failure often comes. Set it aside for about five minutes to settle. A few spoonfuls of cold water poured in will help it to settle quickly. The coffee, when poured out, should be clear, deep amber in color.

This old-fashioned method, which has been handed down from mother to daughter, is now almost superseded by the modern percolator, in which one places, according to directions, the required amount of ground coffee and cold water, each in a separate compartment, and puts it over the fire. The water soon begins to pump up through the central tube, filtering down slowly through the coffee grounds. By the time the water is boiling it will have extracted from the grounds most of their flavor, and should be deep amber color. The process is not long, but may be hastened, if one wishes, by pouring out a cup of the liquid, pouring it in again at the top, to drain downward through the grounds. The use of a percolator makes good coffee-making easier, and uniform results more certain. However, it is possible to spoil coffee by careless overcooking, even with a percolator.

To those who have been used to the strong, bitter, black or muddy-looking liquid so often served under the name of coffee, the writer would recommend a trial of the other kind, as prepared by one of the methods described. There are other methods which may produce the same results, but these two may be considered representative.

WHEN A BORORO INDIAN DIES.

On the death of a Bororo Indian the wife tears out handfuls of her hair and throws it on the corpse. At intervals during the first day after his death she shakes him, as though wishing to bring

him back to life, and kisses his cold brow. Her efforts being in vain, she retires and the Baire approaches. He proclaims that the man has died for the sins he committed during his life. Then the relatives paint his body with "uru-cu"—an ointment made out of the root of a wild tropical plant. Gorgeous feathers of the most varied hues are then strewn over him and the corpse is wrapped up in a matting of straw. The moment before the burial the wives approach one after the other and cover his feet with the blood dropping from the wounds and gashes they have inflicted on their backs and arms.

This ceremony is followed by another. Three Indians appear dressed in the clothes—if the few rags they wear can be called thus—of the dead man and begin singing and dancing. In the meantime the corpse is carried to the "Bahyto," a huge mound in the center of the colony, and should the dancing and singing Indians become tired before it is reached, three others take their places. The body lies on the mound three days. Then the Baire goes to the mound, and, seating himself at the foot of the dead man, is supposed to receive his soul in keeping.—Wide World Magazine.

LITTLE MOTHERS OF THE POOR.

By Cora M. W. Greenleaf.

Little mothers of the poor,
Ere your race is fair begun;
On the sidewalks, at the door,
In the shadow of the sun,
Your burden in your patient arms—
Apprenticed early to your trade—
You know not the alluring charms
Of care-free childhood, little maid.

What to you are wildwood blooms,
Or singing birds, or humming bees?
What to you the rare perfumes
Or morn or eve beneath the trees?
Know you of castles built of sand
In the sunshine and the shade,
And wondrous things cast out on land
Old ocean's playthings, little maid?

(Continued from Page 345)

stuff comes from, or how they got it. The main point is "did any one see you get it?" Children, some as young as 7 or 8 years, are sent out on the streets with things to sell, and so long as the money comes in the parent does not seem to care what evil influences the child has come in contact with, nor what deceptions the child has employed to make sales.

Thus encouraged by the parent to whom the child naturally looks for example and counsel, the probation officer certainly has a hard time to get his advice accepted and acted upon.

In order to be thoroughly successful in leading a wayward child back to the straight path, co-operation of parent and probation officer is necessary.

A WOMAN SUFFRAGE POEM.

By Marah Covington.

We builded a palace of peace and love,
And our hearts have sung in its halls;
Its doors are of crystal and golden sheen,
And mother-of-pearl are its walls.

Its draperies fair are the gossamer strands
Of our beautiful thoughts and dreams;
Soft music comes floating from unseen hands,
And each thing is there what it seems.

There Justice may dwell with unbandaged eyes,
And shining brow that all may see;
A radiant form gleams Truth undefiled,
Clothed in verity.

Behold this our structure! So fair and sweet,
As its turrets and towers rise;
And the guests that come shall put from their feet
The dust of the world of lies.

Oh, woman so tender, and woman true—
Yea, or woman all false and wrong!—
Make to our castle a pilgrimage;
Bring with you a hope and a song.

The cloak of your falseness drops with the dust
That belongs to the world of lies;
The distaff of courage shall spin new robes,
And the foolish shall here grow wise.

We have called the name of our mansion fair
Equality Castle, Palace of Right,
Where the sons of men and daughters of men
Hands shall clasp at its portals white.

There join in one brave harmonious throng,
To work for the good of the whole;
Together plan the uplifting of man,
The glorious rise of the soul.

DAIRY FARMING

There are large areas of naturally rich soil that under present systems of farming will soon become so depleted of fertility as to yield no farther profit. A system of farming like continuous grain growing that is always taking from the soil and never puts anything back may, for a time, increase the bank account; but sooner or later the end must come. It is at this stage of the game that the farmer usually turns to mixed farming to crop rotations and to dairying. To be sure, dairying will usually bring back fertility in part, but how much easier would it have been to have turned sooner to the dairy cow.

A striking fact that is evident to one who has traveled much is the relatively high price of dairy farms everywhere. Land that was selling at \$2.50 per acre jumps to \$50, as soon as successful dairying becomes established; land that previously sold for \$75 per acre can be sold easily for \$150 per acre as soon as its owners begin feeding its products to pure bred Holsteins. Dairy farming is recognized as being so generally profitable that it is said that Wisconsin bankers look at the farmer's shoes before cashing his checks. If his shoes are spattered with drops of milk his checks are never questioned.

For Milk Producers.

When the milk producers of a community start in to put their business on a paying basis, their first question is "What breed of cows will best serve our purpose?" This question is asked in Wisconsin, as it is in New York, in Minnesota, in California, in Europe, in South America, and wherever milk is made a standard product. In order to answer the question it is necessary to decide, first

what any breed of cows must do to make profit for the dairymen. The cows must yield milk enough to pay for themselves and their keep, and to net their owners a profit. This means that it is necessary to know approximately at least, what it costs to produce milk, for, knowing this, we can compute how much milk the cows must make to serve our purpose and this in turn indicates the breed that will meet our wants.

Cost To Make Milk.

First, then, let us glance at the question of the cost of producing milk. Have we any scientific showing on this essential point? At the Minnesota experiment station, at Cornell University, and elsewhere, careful investigations have been made into the production cost of milk. At the New Jersey experiment station elaborate studies of cost have been made for about ten years, and a study of the record there will be very interesting to producers everywhere. The station conditions, of course, it will be understood, are somewhat more favorable to cheap production than are the conditions on the average dairy farm. The New Jersey station showing for the eight years ended in April, 1904, is summated in these tables:

		Cows.	Lbs.		Lbs. per
				Qts.	cow.
1896....	23	141,517	64,916	6,153	
1897....	25	154,758	70,990	6,791	
1898....	25	172,726	79,232	6,911	
1899....	30	198,345	90,984	6,612	
1900....	30	195,875	89,851	6,529	
1901....	30	191,304	87,754	6,377	
1902....	34	214,891	98,574	6,320	
1903....	39	215,254	100,277	5,519	
Average 29		185,583	85,322	6,402-	

Cost Per Day Per Cow.

	Feeds.	Roughage.	Total.
1896.....	4.99c	6.61c	11.60c
1897.....	5.06c	6.38c	11.44c
1898.....	6.53c	6.16c	12.69c
1899.....	6.65c	6.58c	12.23c
1900.....	7.30c	5.35c	12.65c
1901.....	7.62c	6.26c	12.88c
1902.....	6.74c	5.23c	11.97c
1903.....	6.70c	6.21c	12.91c
Average	6.45c	6.10c	12.30c

Cost Per Quart of Milk.

	Feeds.	Roughage.	Labor and Interest.	Total.
1896..	646c	855c	99c	2.49c
1897..	650c	820c	92c	2.39c
1898..	750c	710c	82c	2.28c
1899..	800c	790c	79c	2.38c
1900..	890c	650c	80c	2.34c
1901..	950c	660c	82c	2.43c
1902..	850c	660c	75c	2.26c
1903..	950c	880c	103c	2.86c
Av'ge.	811c	753c	87c	2.43c

Here is shown, from practical dairy work, the interesting fact that, under the somewhat ideal conditions of an agricultural experiment station, the cost of making milk ranged from 2.26 cents a quart in 1902 up to 2.86 cents a quart in 1903, and that the average cost of making a quart of milk during the eight years was 2.43 cents. These costs were necessary in a herd that averaged 29 cows, each of which gave an average yearly yield of 6,402 pounds, or 2,977 quarts of milk. If you dairymen here in Wisconsin can secure a net price of 2.5 cents a quart for your milk, you can come out about even if you have cows that average, say, 3,000 quarts of milk per year. If you are to make a profit on your milk, you will need cows that make more than 3,000 quarts each. If your cows yield less than 6,400 pounds, each, your milk will cost more than 2.4 cents a quart to make. With a 5,000-pound yielder your cost will be over 3 cents a quart. With 4,000-pound yielders your cost will be nearly 4 cents a quart.

You will need cows that will average 7,000 pounds per head and upwards, in order to lower your production cost so that your milk may sell at a profit at the prices you can get for it. The 7,000-pounder will make her milk at a cost below 2.4 cents a quart, and the 8,000-pounder and larger yielders will bring the production cost below 2 cents a quart, thereby enabling you to sell at a profit in nearly every conceivable circumstance.

Yield of Holsteins.

Where can such cows be got? Holland has cows that average 4,227 quarts, or about 9,000 pounds, of milk per head per year. These are the Holstein-Friesian cows, and the breed is widely scattered in this country. There is no other breed available that can enable farmers to make milk so cheaply as they can make it with the Holstein-Friesians. Dairymen who put on these cows, taking pains to secure well-known strains and good individuals, start with every prospect of success.

Cows of this breed offer dairymen great inducements. The 9,000-pound yielder of 3.5 per cent fat milk is a money maker. In a year she produces 315 pounds of butterfat, equal at 85.7 per cent. to 367 pounds of butter, and 8,633 pounds of skimmilk. Her keep will cost you \$48 to \$50 a year, and her 4,500 quarts of milk, at 3 cents a quart, will bring you \$135, or her 367 pounds of butter at 25 cents a pound will bring \$91 a year, while her 8,633 pounds of skimmilk fed back on your farm will be worth about \$18, making you a total return of \$109 a year. Deducting her yearly cost \$50 a year, you will in either case net a good profit on her work.

Largest Yielders.

Having decided that you need large yield cows, you next select your breed. Other breeds than the Holstein-Friesian contain large-yield cows, but no other breed offers so large a percentage of large yielders as does the Holstein-Friesian. Even if all the other dairy breeds, Ayrshires,

Jerseys, Guernseys, Brown Swiss, Continentins and others, could offer so many large yielders, you would still ask: "Which breed is the most vigorous, the most prolific, the longest-lived, the best able to keep up immense production through a long career, the most resistant to disease, the least liable to abort, the surest to breed and to rear calves, the ablest to convert the roughage of the farm into milk, the most abundant producer of fertilizer, the quickest to respond to good treatment and rations, the slowest to fall off when the treatment and rations are not of the best, and the most certain to command the highest price when beefed?"

Surely the instantly suggested answer is the Holstein-Friesian cow. No well-informed student of dairying will dispute the point. Holland has the most prosperous dairy interest in the world. Her land ranges in value from \$500 to \$1,200 per acre. Her so-called "farms" range in size from 5 to 20 acres. Her tenant farmers pay \$30 to \$60 per acre per year for rental. Costs of feeds are high. Even the lush pasturage is expensive. Notwithstanding all these drawbacks, Holland makes her dairy interest immensely profitable and she does it by means of her giant Holstein-Friesian cows, giant in frame, giant in flesh, giant in milk yield, and giant in beef when their milking days are ended. What these great cows are doing for Holland, they can do for the United States, and dairymen here, who wish to earn profits as do the Hollandish dairymen under far less favorable conditions, can do it by putting on such cows as the Hollanders employ.

Compared to Jerseys.

The advocates of the smaller and lighter-yield breeds put stress on butterfat production and insist that the smaller Jerseys and others make butterfat more cheaply than do the Holstein-Friesians. That would be important if true. Being untrue, it is unimportant. The Holstein-Friesian cow that yields 9,000 pounds of 3.5 per cent. fat milk in a year at a cost of \$50 produces 315 pounds of butterfat, while the Jersey cow that

yields 6,000 pounds of 5 per cent. fat milk produces only 300 pounds of butterfat for practically the same expense for keep. Thus the Holstein-Friesian gives her owner 315 pounds of butterfat and 8,685 pounds of skimmilk at a certain cost, while the Jersey gives her owner only 300 pounds of butterfat and 5,700 pounds of skimmilk, for practically equal costs. The dairyman thus gets 15 pounds more of butterfat and 2,985 pounds more of skimmilk out of the Holstein-Friesian than out of the Jersey.

Number Required.

Suppose one of you desires to supply a demand for 200,000 pounds of milk a year. What breed should you put on? With the Holstein-Friesian 9,000-pound yielders you would need but 23 cows to produce the milk. With 6,000-pound Jerseys you would need 34 cows. The cows in both cases would cost practically the same amount per head and would eat nearly the same average amount of feed per head. Would it not be more economical to keep 23 cows than to keep 34? With 11 cows less you would need 11 stalls less, one hired man less, and far less equipment and investment all around. Suppose the cows averaged in both breeds \$100 per head. The Holstein-Friesians would invest \$2,300 in the herd, while the Jerseys would invest \$3,400. What breed should you put on? Holstein-Friesians of course. The question suggests its own answer.

You should put on Holstein-Friesians, purebred, because:

They are the hardest cows, the best milking cows, the most easily fed cows, the best dispositioned cows, the best beef cows, and the best earning cows in every way.

Which is the best cow for the liquid milk market? The Holstein-Friesian cow, of course, because she gives the most milk produced at the lowest possible cost.

Which is the best cow for the farmer who patronizes the middleman creamery and sells his milk on the Babcock test? The Holstein-Friesian cow, of course, because at a given cost she gives the largest amount of the-

finest and best milk for the production of the finest and best butter.

Why They Are Best.

Which is the best cow for the farmer who patronizes the middleman cheese factory? The Holstein-Friesian cow, of course, because she gives the largest amount of milk solids of the finest quality to be made into cheese at the lowest cost. The cow that gives 9,000 to 12,000 pounds of milk with 12 to 13 per cent. of total solids will produce 1,080 pounds to 1,560 pounds of total solids per year at a production cost of \$48 to \$50 a year, while the cow that gives only 6,000 pounds of 5 per cent. fat milk per year, will if the total solids range from 13 to 15 per cent., give 780 to 900 pounds of solids per year, at practically the cost of the 1,080 to 1,560 pounds given by the Holstein-Friesians. Because 1,560 pounds of solids will make more cheese than will 900 pounds of solids, the cow of large capacity is the better cow for the cheese producer.

Which is the best cow for the farmer whose milk is used for casein and milk-sugar making? The Holstein-Friesian cow, of course, because these products call for the same solids that are used in cheesemaking.

Which is the best cow for the production of food milk for human beings? The Holstein-Friesian cow, of course. According to the scientists who study the food subject exhaustively, the milk of Holstein-Friesian cows is in chemical composition and mechanical make-up the nearest approach to human milk that can be found. Its butterfat is put up in fine globules and facilitate emulsion, digestion and assimilation in the human system. Its other solids are so proportioned to the butterfat that the milk is practically a balanced ration for the infant as well as the adult.

Which is the best cow for the dairyman who feeds back skim milk and buttermilk to stock on his farm? The Holstein-Friesian cow, of course, and for exactly the same reason that makes her milk the best human food.

Best Milkers.

Which cow will milk the longest and keep up the largest yield throughout a week, a month, a year, a lifetime? Undoubtedly the Holstein-Friesian. This point is of very great importance to dairy farmers. The investment that lasts longest and is most productive of profit all the while it lasts is the best investment for the milk maker. The cow that matures at four years of age and decays at six or seven years of age cannot in her brief period of maturity earn enough to net her owner a profit, even if she were a very large milker. The long-lived cow bears long-lived offspring. The short-lived cow bears puny, short-lived offspring. The farmer can do himself no worse business wrong than to put his money, time, work, care and thought into a herd of short-lived, puny, weakly, sickly, aborting cows.

Best For Beef.

Which is the best cow to beef at the end of her milk-making career? Not the 750-pound toy "fawns" of the stunted Jersey stripe, with their thin, sparse, tough, tasteless, stringy meat and their scarce and rank-flavored fat, but the 1,200-pound to 1,600-pound Holstein-Friesians, with their large quantities of fine, thick, juicy, tender meat and their generous deposits of fine-grained and pleasant-flavored fats. Even at equal prices and with equality of meat, the larger cows are preferable at the block, because their greater weight insures their owners larger net returns. The 750-pound Jersey, dressing, say, 60 per cent., gives 450 pounds of meat to sell. On the same basis the 1,400-pound Holstein-Friesian dresses 840 pounds of salable meat. Thus, having beaten the Jersey in milk production and every other way, the Holstein-Friesian beats the smaller Jersey at the block. Dairy men should not overlook this essential, as the difference in the sales of meat is an important item.

The dairyman is a manufacturer, just as much as is the steel-rail maker. Just as the manufacturer of rails plans to make the most and the best rails

at the lowest cost by employing the best machines and methods on the best materials, just so much the manufacturer of milk plan to make the most and the best milk at the lowest cost by employing the best machines, which in his case are cows, and the best methods, which are ways of housing, feeding, breeding and handling, on the best materials, which are foods given in balanced rations.

Milk Market Conditions.

The milk market the country over is so generally surplused by high-cost milk made by small-yield cows, kept in too great numbers, that the net return to the producers of the milk averages considerable less than 3 cents a quart. In some places within the past 10 years June milk has netted the producers 1.1 cents a quart. While no milk should ever be sold at that net figure, it remains to be said that, if any cows on earth can make milk to sell at that low price profitably, those cows are Holstein-Friesians of the better strains. You who make milk need to look at all these elements in the problem of production. In Maine a given number of cows, of all sorts and sizes, are making milk to supply a given demand. These cows average less than 3,000 pounds of milk per head per year, and their milk costs over 3 cents a quart to make.

Suppose the farmers of Maine were to start this year to change the situation by introducing Holstein-Friesian bulls. In two years they would begin to milk grades that would yield 4,000 to 5,000 pounds each per year. In three or four years they could begin to beef their 3,000-pound cows. In five years they would be in possession of herds of 600-pound cows, and they would have to own, house, feed, milk and care for only half of their present numbers. In 10 years they would own 8,000-pound to 9,000-pound cows, and then a 10-cow herd would produce as much milk as the producer now gets from a 30-cow herd. This successful solution of the dairy problem is offered by the Holstein-Friesian cow to the farmers of Maine and of the United States, just as she has given it

to the wise farmers of Holland.

The breeders of the "toy cows" come to you with juggled figures of percentages to blind you to the fatal deficiency of their cows in the essential matter of yield. Don't be deceived by their juggling. Wherever a community has loaded itself with a small-yield, high-fat cows, you will find a general complaint of profitlessness in dairy farming.

Holsteins Lead.

You are in business. To make milk is your aim. Put on cows that can make milk. That is put on Holstein-Friesian cows, whose ancestors for centuries have led the cows of the world in milk-making capacity.

When the small-yield, high-fat, toy-cow percentage jugglers thrust their absurd claims in your face, don't forget that the cows of their stripe that gives the high butterfat percentage are confined to the animals that average less than 6,000 pounds of milk per year, and that their milk costs nearly 3 cents a quart to produce. If they claim yields of 6,000 to 9,000 pounds for their cows, you will note that, as their yield rises, their fat percentage falls, and by the time they approach the Holstein-Friesian yield of milk, they are giving about the Holstein-Friesian fat percentage.

Comparatively, relatively and absolutely the Holstein-Friesian cows surpass all the other dairy breeds. The milk farmers of Wisconsin will make no mistake if they invest in Holstein-Friesian cows. They will make a serious mistake if they put on small-yield cows.

A MODERN DANIEL.

The mother heard a great commotion as of cyclones mixed up with battering rams, and she hurried upstairs to discover what was the matter. There she found Tommy sitting in the middle of the floor with a broad smile on his face.

"Oh, mamma," said he delightedly. "I've locked grandpa and Uncle George in the cupboard, and when they get a little angrier I am going to play Daniel in the lions' den."

Alsike Clover

A perennial clover, intermediate in size and general appearance between the common red clover and white clover. The branching, leafy stems, while not growing as large as those of red clover, commonly reach a height of eighteen inches and even three feet or more on slough land. The fragrant blossoms have a pinkish tint and furnish large quantities of honey, the plant being often sown for that purpose by beekeepers.

Distribution.—In general alsike clover will grow successfully where red clover grows, but is best adapted to a cool, humid climate. It produces maximum yields near the boundary lines between the United States and Canada, in the regions of the great lakes and the Atlantic and Pacific oceans. It is also grown very successfully in some of the irrigated Rocky mountain valleys and in certain portions of Kentucky, Tennessee, and other sections where red clover now fails to produce satisfactorily.

Soil requirements.—The most suitable soil for alsike clover is a deep, moist, clay loam, with a high percentage of lime. Slough soils that have been deposited by the action of water are also well adapted to alsike. Good crops are also grown on sandy loam soils well supplied with humus, but this clover will not succeed well on dry, sandy or porous, gravelly soil. It will succeed on soils too wet for red clover.

Sowing.—Like red clover, alsike clover may be sown either alone or in small grain crops in early spring in the north and early spring or autumn in the southern regions. When sown in the spring in small grain crops the common practice is to allow the action of the weather to cover the seeds. Very often, however, better results are obtained if the seed is given a slight covering with a smoothing harrow or weeder. When sown alone the seed bed should be well settled and finely pulverized on top and the seed given

a light covering. On strong, moist soil it should be sown with a grass, such as timothy, orchard grass or redtop, to prevent lodging. It matures about the same time as these grasses and improves the quality of the hay. On lighter soils, where the growth is not heavy, successful crops are grown when sown with a grain crop or alone. When sown alone for seed or hay from five to eight pounds to the acre are usually required. When sown with a mixture of grasses the amounts vary with local conditions, but a fair average for most conditions is alsike four pounds and timothy eight pounds per acre, or alsike five pounds and ten pounds of ordinary redtop seed. A favorite mixture in the southern tier of states is five pounds of orchard grass, ten pounds of tall meadow oat grass, four pounds of redtop and four pounds of alsike. Some farmers use a mixture of red clover and alsike, since the latter is a perennial and will cover the ground when the red clover runs out.

Alsike is often used to good advantage in pasture mixtures, especially on wet land, and in regions where red clover is not successful. Where alsike is used for pasture exclusively for horses and mules it sometimes causes a skin disease. When cut for hay it should be cut just after it has passed full bloom, and it should be handled the same as red clover.

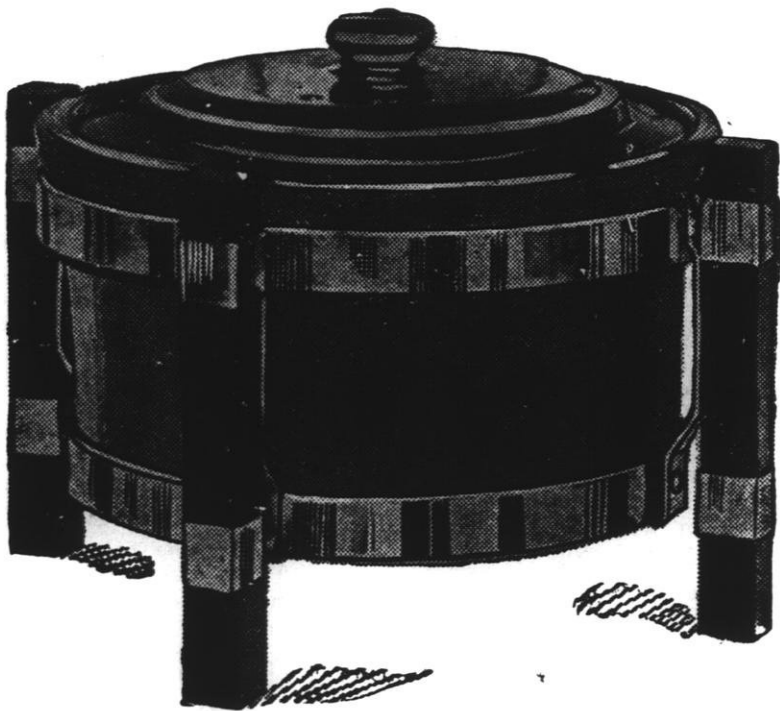
Amsterdam Creamed Chicken.

Cut the breast meat from a cold cooked fowl in one-half inch cubes; there should be one and one-half cups. Add two tablespoons butter and cook, stirring frequently, five minutes. Sprinkle with one-half teaspoon salt. Add one cup cold milk and cook twelve minutes; then add one-fourth cup cream and cook two minutes. Dilute one egg yolk, slightly beaten, with two tablespoons cream. Add to chicken and serve as soon as thoroughly heated.

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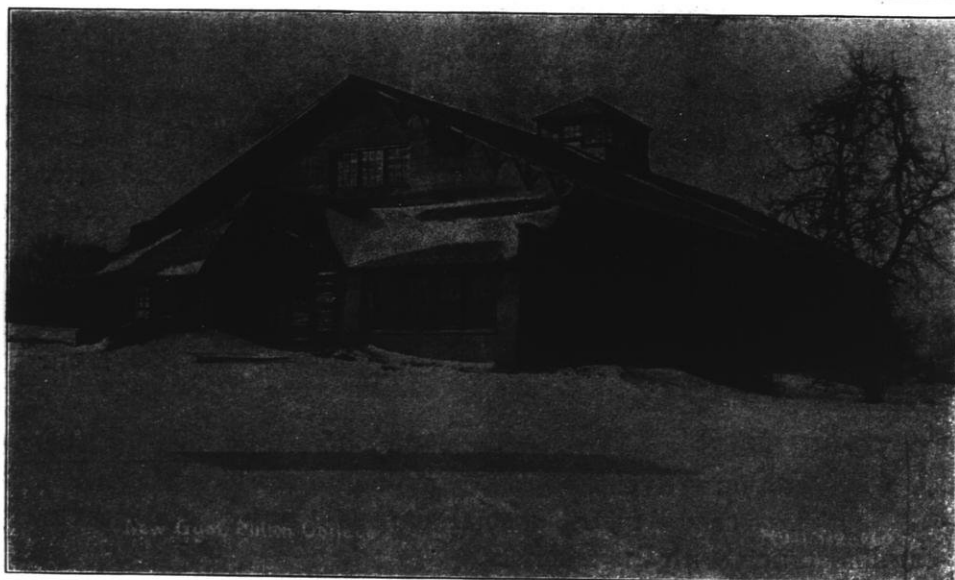
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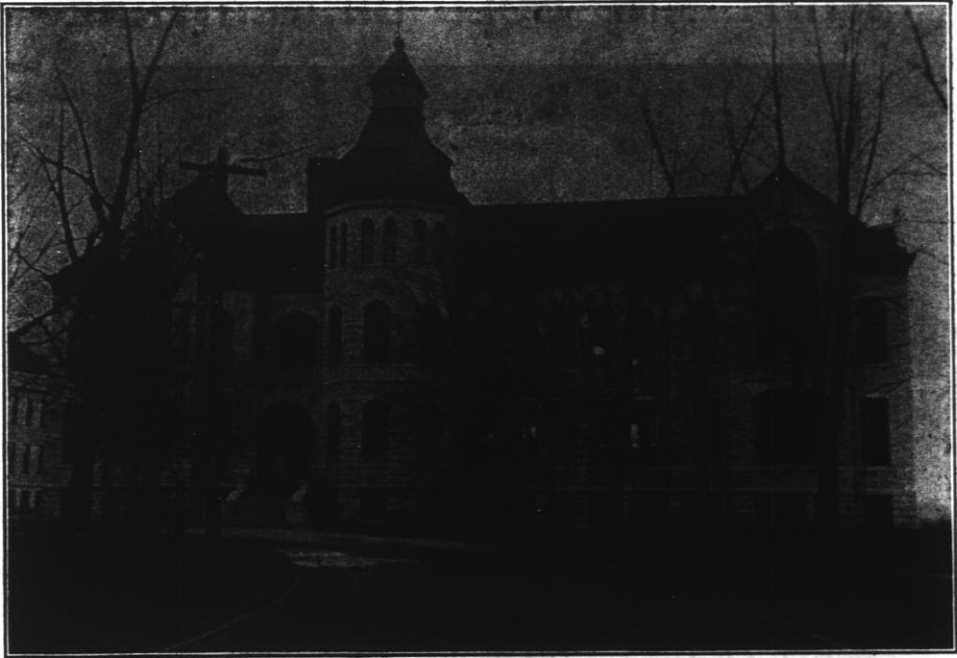
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Knospe, Charles G., Alma, Wis., Windsor Johanna De Kol 56215; Sire Sir Ormsby Johanna De Kol 37689; Dam Mantel Piebe Johanna De Kol 79459.

BURNETT COUNTY.

Biederman, H. & Sons Co., Grantsburg, Wis., R. D. No. 3, Box 30, King of Lady Maderia 46927; Sire Sir Johanna Piebe De Kol 37074; Dam Lady Maderia 68661.

CALUMET COUNTY.

Griem & Hipke, New Holstein, Wis., Bergsma Canary Paul 57292; Sire Canary Paul 48328; Dam De Kol Bergsma Aggie 91084.

Pingel, A. G., Chilton, Wis., R. 1, Korn- dyke Sir Ormsby; Sire Korndyke Sir De Kol Tritomia; Dam Jeannette Gwot Orms- by.

B. F. Winckler, Chilton, Wis., Oakhurst Milk and Butter King 55045; Sire The Milk and Butter King 41114; Dam Aggie Duch- ess Oakhurst 84996.

CLARK COUNTY.

Imig Bros., Neillsville, Wis., Plain View Johanna Fayne 68602; Sir Johanna Aaggie Fayne 42141; Dam Patty Netherland Pledge 73444.

Konecny, Joe F., Dorchester, Wis., Jo- hanna Clothilde 6th Korndyke 55282; Sire Douglass De Kol Korndyke 41413; Dam Johanna Clothilde 6th 77809.

Kraus, W., Thorp, Wis., Johanna Clo- thilda 4s Paul 34985; Sire Johanna De Kol Paul 25465; Dam Johanna Clothilda 4th.

COLUMBIA COUNTY.

Barstow, James E., Randolph, Wis., Korndyke Hengerveld Burk 65810; Sire Korndyke Hengerveld Gerben De Kol 50361; Dam Heilo Aggie Duchess 69279.

Burbach, J. F., Cambria, Wis., Henger- veld De Kol Signet; Sire Hengerveld De Kol Piebe; Dam Signet Hengerveld of Lake Side.

Curtis, I. L., Wyocena, Wis., Artis Wal- ker Pietertje 71351; Sire Artis De Kol Wal- ker 35605; Dam Daisy Walker Pietertje 89974.

DANE COUNTY.

Allis, F. W., Madison, Wis., Sir Topsy Pontiac 68827; Sire King of the Pontiacs 39037; Dam Aggie Topsy De Kol 54997.

Blanchar, S. E., Windsor, Wis., Zuba Burke Prince Hartog 56631; Sire Prince Beauty Pietertje Hartog 45074; Dam Zuba De Kol Burke 80124.

Blaska, John, Sun Prairie, Wis., Sir Sadie Cornucopia 6th 52054; Sire Sir Sadia Cornu- copia 42152; Dam Princess De Kol Artis 49947.

Farwell Bros., De Forest, Wis., Sir Jose- phine De Kol Pontiac 50877; Sire Pontiac Sadie Julip 36323; Dam Josephine De Kol Pauline 56436.

Farwell, Hartwell, De Forest, Wis., Sir Josephine De Kol Pontiac 50877.

Peck, M. F. & Sons, Marshall, Wis., King Pontiac Asia 58042; Sire King of the Pon- tiacs 39037; Dam Pontiac Asia 65775.

Rockstad, Anton, Mount Horeb, Wis., Prince Beryl Wayne 4th 66096; Sire Prince Beryl Wayne 47394; Dam Akkrummer Er- nestine Alma 61560.

Ruste, C. O., Blue Mounds, Wis., Prince Beryl Wayne 47394; Sire Beryl Wayne De Kol Paul 28785; Dam Quoque Mooi Mary 67309.

Ruste, C. O., Blue Mounds, Wis., Harri- ette De Kol Butter King 64374; Sire The King of Butter Kings 50739; Dam Harriette De Kol Zoa 50039.

The University of Wisconsin, Madison, Wis., University Johanna De Kol 47001; Sire De Kol 2d's Paul De Kol No. 2, 23366; Dam Johanna Clothilde 4th 60986.

DODGE COUNTY.

Barstow, A. F., Randolph, Wis., Duchland Colantha Sir Count 60996; Dam Topsy Hengerveldt De Kol 2nd 82381.

Bussewitz, W. E., Juneau, Wis., King Fobes Oak De Kol 60046; Sire Fobes Tritomia Mutual De Kol 40534; Dam Oak De Kol 3d 100733.

Frank, Andrew, Fox Lake, Wis., Sir Korndyke Johanna Bonhem 5th 70113; Sire Sir Korndyke Johanna Bonheur 53589; Dam Rogersville Belle 2d 70243.

Gibbs, Edwin D., Fox Lake, Senior Bull, Sir Korndyke Johanna Bonheur 53589; Sire Korndyke Wayne Paul De Kol 32571; Dam Johanna Bonheur 2d 71015.

Dutchland Colantha Bell Boy; Sire Colantha Johanna Lad 32481; Dam Hengerveld Empress of the Elms 82273.

Hilker, Frank L., Watertown, Wis., R. No. 7, Johanna Mercedes Boon; Sire Clyde De Kol Boon; Dam Johanna Mercedes.

Jones, S. B. & Son, Watertown, Wis., Fubus Tritomia Mutual De Kol 40534; Sire Muvil Mutual De Kol 32846; Dam Jessie Fubus 2d Tritomia 44130; Dam Jessie Fubus Bessie Homestead 100742.

Mullen, A. M. & Son, Watertown, Wis., Norwood Heilo Aaggie Hengerveld 65015; Sire Hengerveld Model Johanna 40338; Dam Heilo Aaggie Piebe De Kol 91468.

Norton, Peter J., Watertown, Wis., Sir Fayne Johanna De Kol 64423; Sire Homestead Fayne De Kol 38457; Dam Jessie Johanna De Kol 97693.

Seefeld, Aug, Theresa, Wis., Ormsby Jessie Cornucopia 49282; Sire Paul Ormsby 40296; Dam Jessie Cornucopia 82949.

Sette, O. E., Juneau, Wis., Fobes Fayne De Kol 50424; Sire Fobes Tritomia Mutual De Kol 40534; Dam Grace Fayne 2d's Girl 2d 76104.

Horatio Ryder, Hustisford, Wis., Sir Gewina Homestead De Kol 66535; Sire Homestead Oak Piebe De Kol 39639; Dam Lilly Gewina 2d 67090.

DUNN COUNTY.

Jacobson Bros., Menomonie, Wis., Sir Douglass Korndyke 48233; Sire Korndyke Wayne Paul De Kol 32571; Dam Abbie Douglass De Kol 2d 65690.

Jewel Paul 29463; Sire Springvale Duchess 2d's Paul 28428; Dam Katie Jewel Mercedes 53252.

EAU CLAIRE COUNTY.

Comings, Geo. F., Eau Claire, Wis., Olastee Sir Johanna De Kol 63408; Sire University Johanna De Kol 47001; Dam Kakenstein Alma Marie 69071.

Paddock, E. B., Augusta, Wis., De Kol Acma Johanna 73573; Sire Jessie Forbes 2d's Tretomia Homestead 57104; Dam Lady De Kol Acma 2d Johanna 108640.

FOND DU LAC COUNTY.

Bird, S. H., South Byron, Wis., Fobes De Kol Homestead 55736; Sire Homestead Jr. De Kol 28400; Dam Jessie Fobes Maud Burke 56945.

Clark, James D., Fond du Lac, Wis., Sir Johanna De Kol Wit 2nd Lad; Sire Sir Johanna De Kol Wit 2nd 44178; Dam Johanna Colantha Pietertje De Kol 96357.

Gillett, W. J., Rosendale, Wis., Colantha Johanna Champion 45674; Sire Sir Fayne Concordia 35227; Dam Colantha 4th Johanna 48577.

King Prilly Pietertje 46212; Sire Beauty Pietertje Butter King 38462; Dam Mildred Walker 66239.

Peebles, E. C., Fond du Lac, Wis., Prince Bryonia Korndyke 43139; Sire Korndyke Wayne Paul De Kol 32571; Dam Bryonia Woodland 56879.

Simmons, W. A. & Son, Ripon, Wis., Sir Hengerveld Model Johanna 40338; Sire Hengerveld De Kol 23102; Dam Belle Model Johanna 59986.

G. H. Stanchfield, Fond du Lac, Wis., Jewel Sarcastic Lad 54802; Sire Johanna Co'antha's Lad 28296; Dam Colantha De Kol Jewel 59082.

Stanchfield, S. C., Fond du Lac, Wis., Sir Segis Pontiac 49598; Sire Pontiac De Kol Hengerveld 38546; Dam Segis Korndyke Cornucopia 74954.

Tullodge, A. E., Oakfield, Wis., King Colusa Korndyke N 57873 H. F. H. B.; Sire Korndyke Hengeveld De Kol 40273 H. F. H. B.; Dam Colusa Mescedes De Kol 56882 H. F. H. B.

Wright, Tompkins, Waupun, Wis., Johanna Bonheur 2d Segis 58466; Sire Johanna McKinley Segis 44367; Dam Johanna Bonheur 2d 71015.

Claggett, A. E., Waupun, Wis., Lady Oak Homestead Ormsby Korndyke 59139, Sire Sir Johanna Korndyke 42940, Dam Lady Oak Homestead Ormsby 78870.

GREEN COUNTY.

Ames, F. M. & Son, Brooklyn, Wis., Rockdale Senator De Kol 62061; Sire Rockdale Perfection De Kol 51371; Dam Susie Hengerveld Pauline De Kol 94858.

Babler, Albert, Jr., Monticello, Wis., Reka Ormsby Duke 43468, Jesse Fobes 5th Improved Homestead 60045; Sire Homestead Ormsby Duke 35256, Sir Homestead Ji De Kol; Dam Altja Salo Reka 49337, Jessie Fobes 5th 39948.

Barmase, T. J. & Sons, Monroe, Wis., Pebe Johanna Champion; Sire Colantha Johanna Champion 45674; Dam Pebe Longfield Night 75749.

Patton, T. J., Juda, Wis., Dutch Tayne Hengerveld; Sire Segis Tayne Hengerveld; Dam Dutch Korndyke Butter Girl.

Penn, J. C., Monroe, Wis., Maple Lane Sir Kantje Alexander 68507; Sire Hillside Alexander De Kol 38022; Dam Kantje Palmar 43488.

J. L. Roderick, Brodhead, Wis., Mink Lad De Kol 2d 67090; Mink Lad De Kol 45218; Dam Rowena Vale Tietze 103415.

Stauffacher, E. R., Monroe, Wis., Sir America Wayne De Kol 2d 64394; Sire Sir America Wayne De Kol 40803; Dam Lady Tuebie 68297.

Tochterman, C. Jr., Monroe, Wis., Piebe Longfield De Kol 51217; Sire Homestead Longfield De Kol 40533; Dam Piebe Queen 5th De Kol 62362.

Sir Snowball Sarcastic 60372; Sire Sir Snowball Sarcastic 60372; Dam Snowball Pink.

Wolter, Edward, Monroe, Wis., box 63, Reka Ormsby Duke 3d 64602; Sire Reka Ormsby Duke 43468; Dam Ira Mercedes Mechthilde 63859.

Hasse, John A., Monroe, Wis., White Clyde 64213; Sire King Hengerveld Clothilde De Kol 44304; Dam Duskino Pauline.

Freitag, J. H., Monticello, Wis., Madrigal Concordia Sir Johanna 49874; Sire Johanna Rue Sarcastic Lad 34990; Dam Madrigal Concordia 69650.

GREEN LAKE COUNTY.

Betry, H. W. & Son, Berlin, Wis., R. F. D. No. 2, Clelia Changeling Boy 69649; Sire Changeling Butter Boy 41398; Dam Clelia Pauline 73558.

IOWA COUNTY.

Arneson, H. A., Barneveld, Wis., Sir Johanna Inka Gem Hengerveld 71304; Sire Norwood Inka Hengerveld De Kol 52804; Dam Johanna Clothilde 3d's Gem 107874.

Gordon, J. Roy, Mineral Point, Wis., Prince Gazelle Johanna Mechthilde 70159; Sire Sir Johanna De Kol of Palestine 45332; Dam Gazella Mechthilde Pietertje Assn. 92496.

Roberts, Albert, Mineral Point, Wis., Sir Altoana Canary 50959; Sire Sir Canary Pietertje 48024; Dam Altoana Carlotta Netherland Pietertje.

IRON COUNTY.

Emerson, David W., Emerson, Wis., Prince Johanna Salma 60475; Sire Sir Johanna DeKol 12th 43305; Dam Salma Almeda DeKol 88564.

JACKSON COUNTY.

Bristol, F. J. & Sons Co., Oakfield, Wis., Johanna McKinley Segis 44367; Sire King Segis 36168; Dam Johanna De Kol Van Beers 75131.

Korndyke Hengerveld De Kol 40273; Sire Pontiac Korndyke 25982; Dam Pontiac Triumph 51590.

Korndyke Hengerveld Artis 61130; Sire Sir Korndyke Pontiac Artis 46301; Dam Queen Veeman Wayne 99280.

JEFFERSON COUNTY.

Anthes, Henry, Jefferson, Wis., Mutual Phebe De Kol 44554; Sire Mooie Mutual De Kol 32846; Dam Esther Phebe De Kol 2d 66791.

Crump, Jesse M., Lake Mills, Wis., Segis Korndyke Wayne De Kol 60860; Sire Prince Segis Korndyke 38835; Dam Wadmantje De Kol Wayne 2d 92567.

Everson, Wm., Lake Mills, Wis., Duke Johanna De Kol Mechthilde 38684; Sire Zauca De Kol Sir Johanna 30407; Dam De Kol Mechthilde Longfield 53917.

King Segis Pontiac Witkop 53918; Sire King Segis Pontiac 44444; Dam Aaggie Witkops Iuka De Kol 83492.

Fobes Homestead Mooie 41378; Sire Mooie Mutual De Kol 32846; Dam Jessie Fobes 6th's Homestead 64296.

Hengerveld De Kol of Lake Side 48995; Sire Hengerveld De Kol 23102; Dam Blondean Star Boon 49708.

Faville, S. W., Lake Mills, Wis., Longfield Sir De Kol 41662; Sire Almeda Luecke 2d's Piebe De Kol 28660; Dam Longfield 2d 37842.

Gates, W. R., Fort Atkinson, Wis., Woodcrest Pietje Nig; Sire Pietje 22d's Woodcrest Lad; Dam Allie Nig.

Gormley Bros., Jefferson, Wis., Sir Segis Beets De Kol 71982; Sire King Segis Beets 48702; Dam Mercedes De Kol Burke Cornelia 73175. Prince of Hillsboro 40194; Sire Jacob Johanna 31299; Dam Diomandia Dio 57058.

Hetts, John, Fort Atkinson, Wis., Mutual Piebe De Kol 44554; Sire Mooie Mutual De Kol 32846; Dam Esther Piebe De Kol 2d 66791.

Hoyt, Henry, Lake Mills, Wis., Quoque Etta Shadeland Son 50963; Sire Shadeland Beryl 38892; Dam Quoque Etta 51462.

Kopplin, Albin, Waterloo, Wis., R. 2, Hengerveld Elba 49176; Sire Homestead Fayne De Kol 38457; Dam Grace Fayne 2d's Girl 58642.

Markey, Walter H., Sullivan, Wis., Sir Mechthilde Johanna Pontiac 75371; Sire Johanna Pontiac De Kol 41989; Dam Aaltje Salo Netherland Mechthilde 2d 97185.

Markey, Walter H., Sullivan, Wis., Canary Paul 48328; Sire Pietertje Hengerveld's Paul De Kol; Dam Canary Mercedes' Brightest.

Montague & Bridge, Lake Mills, Wis., Norwood Segis Inka Hengerveld 65017; Sire Sir Hengerveld Model Johanna 40338; Dam A. & G. De Kol Segis Inka 2d 65523.

Montague & Bridge, Lake Mills, Wis., Riverside King Segis 48356; Sire King Segis 36168; Dam Riverside Ormsby De Kol 75802.

Montague, C. R., Lake Mills, Wis., Hengerveld De Kol Beets 68941; Sire Sir Hengerveld Beets 49742; Dam Lillian Crumhorn De Kol 74703.

Nass, Ernst, Jefferson Wis., Sir Heilo Oak Burke 69917; Sire Homestead Ormsby Duke 35256; Dam Heilo Oak Burke 67590, A. R. O. 19.367 lbs. in 7 days.

JUNEAU COUNTY.

Hall, Wm. H., Wonewoc, Wis., King Johanna Korndyke Segis 69552; Sire Johanna McKinley Segis 44367; Uneda Dolly Korndyke 86488.

Wagner, J. M., Union Center, Wis., Leo Netherland Aaltje 72422; Sire Aaltje Salo Mercedes De Kol Prince 39357; Dam Princess Leo Netherland 3d 78154.

Keel Eli, Juneau, Wis., Monee St. John, Sire St. John Prince 27713, Dam Prairie Belle Monee 89386.

KENOSHA COUNTY.

Holt, C. D. & Son, Pleasant Prairie, Wis., Sir Ormsby Johanna De Kol 5th 56214; Sire Sir Ormsby Johanna De Kol; Dam Friend Ivy Butter Girl 79980.

Stephenson, Isaac, Marinette, Wis., Admiral Walker Priily 72923; Sire Artis De Kol Walker 35605; Dam Lottie Walker Spofford 87436.

Gertrude Wayne Kenosha King 66120; Sire Christmas Pontiac King 52983; Dam Gertrude Wayne 76665.

Wayne Colantha Champion; Sire Colantha Johanna Champion 45674; Dam Queen Netherland Wayne 2d Belle 130110.

LA CROSSE COUNTY.

Nuttelman, Fred, West Salem, Wis., Sir Ormsby Wartena Hengerveld 60514; Sire Sir Ormsby Hengerveld De Kol 31212; Dam Winnie Wartena Hengerveld De Kol 71214.

LA FAYETTE COUNTY.

Brenum, John H., Gratiot, Wis., Sir Johanna Beauty 50504; Sire Johanna Belle's Sir Payne 42144; Dam Snowdrop Beauty 7th 81073.

Engebretson, Anthony, Gratiot, Wis., Sir Johanna De Kol 22d 73995; Sire Sir Johanna De Kol 25467; Dam Flora May Belle 89335.

Martin, W. J., Darlington, Wis., Sir Josephine Lotta 38739; Sire Sir Josephine Mechthilde Pieterij 32110; Dam Ida Lotta 50027.

LINCOLN COUNTY.

Lincoln County Home, Merrill, Wis., Sir Korndyke Parthenea De Kol 3d; Sire Sir Korndyke Parthenea De Kol; Dam De Kol Parthenea Pauline 4th A.

MANITOWOC COUNTY.

Manitowoc County Asylum, Manitowoc, Wis., Pinehurst Johanna Rigtje 73491; Sire Piebe Champion 60577; Dam Pinehurst Piebe Rigtje 112761.

Stein, Jos., Cleveland, Wis., R. No. 2, Johanna De Kol Paul Clothilde 3d; Sire Johanna De Kol Paul Clothilde 35576; Dam Dalinda Elbaje 56313.

MARATHON COUNTY.

Heil, Fred, Wausau, Wis., Segis Colantha Johanna 59237; Sire Johanna McKinley Segis 44367; Dam Uneeda Colantha Korndyke 86491.

MILWAUKEE COUNTY.

Ackerman, G. H., Milwaukee, Wis., Leila Pieterij Butter Boy De Kol 47850; Sire De Kol 2d's Butter Boy 3d 23260; Dam Leila Pieterij Inka De Kol 54451.

Cramer, S. S., farm at Hartland, Wis., 215 National Ave., Milwaukee, Dutchland Sir Pontiac Korndyke 51543; Sire Dutchland Sir Pontiac Rag Apple 47282; Dam Butter Belle Pride 48250.

Milwaukee County Farm, Ferdinand Bark, superintendent, Wauwatosa, Wis., Sir Ormsby Piebe Burke 2d 70445, H. F. H. B.; Sire Sir Ormsby Piebe Burke 45480, H. F. H. B.; Dam Queen of Alden Longfield De Kol 72330, H. F. H. B.

Rust, Julius, West Allis, Wis., Ononis Sa-

die Cornucopia 52738; Sire Aggia Cornucopia Johanna Lad Jr. 36914; Dam Ononis Monarch De Kol Vale 86445. Johanna Pontiac De Kol 41980; Sire Johanna Rue 3d Lad 26939; Dam Pontiac Echo De Kol 65770.

MONROE COUNTY.

Anderson, T. E., Tunnel City, Wis., Sir Heilo Pontiac 59779; Sire Pontiac Tephyrne 39426; Dam Herlo Aaggie De Kol Abbekirk 61055.

Ascott, W. H., Sparta, Wis., Sir Korndyke Hengerveld DeKol 27th 71943; Sire Sir Korndyke Hengerveld DeKol 41266; Dam Pieterij Maid of Grouw 3rd 53646. A. R. O. 2184.

Heintz, Herman, Tomah, Wis., Count Lord Netherland De Kol 49803; Sire Lord Netherland De Kol 22187; Dam Countess Roella De Kol 96722.

Morse, Mrs. Mary C., Sparta, Wis., R. 3, box 58, Filled Sir Alcartra 56099; Sire Alcartra Polka Dot Corrector 30624; Dam Filled De Kol 81287.

Van der Schaaf, Charles, Sparta, Wis., Sir Korndyke Loldusky De Kol 56989; Sire Sir Korndyke Hengerveld De Kol 41266; Dam Loldusky De Kol Queen 52153.

OUTAGAMIE COUNTY.

Carpenter, E. G., Hortonville, Wis., Jewel Colantha Prince Alex 37055; Sire Ottawa Prince Alex 29316; Dam Mechthilde Jewel Beauty Colantha 52925.

Pabst Duke 57116; Sire Gem Belle Terzool King 44658; Dam Delafield Queen 96588.

Schaefer, Geo. R., Appleton, Wis., R. R. No. 2, Prince Inka De Kol Rue 60083; Sire Prince Inka Mercedes De Kol 43306; Dam Bessie De Kol Rue 2d 79374.

Schaefer, R. J., Appleton, Wis., Sir Johanna Piebe 53257; Sire Sir Johanna Ruth 42142; Dam Piebe Longfield Night 75749.

RACINE COUNTY.

Burgess, A. A., Rochester, Wis., Walworth Johanna Lad 35453; Sire Zanca De Kol Sir Johanna 30407; Dam Walworth Queen 62436.

Schroeder, W. C., Cooper Sta., Racine, Wis., Prince Inka Meredies De ol 2d 60841, Sire Prince Inka Meredies De Kol 43306, Dam Netherland Johanna De Kol 2d 61871.

ROCK COUNTY.

Kimble, R., Milton Junction, Wis., Jarie De Kol Gatske 69048; Sire Sir Jarie 34469; Dam Princess De Kol Gatske 63701.

Hollenbeck, F., Clinton, Wis., King Douglass De Kol Korndyke 60122; Sire Korndyke Wayne Paul De Kol 32571; Dam Dolly Douglass Korndyke De Kol 73197.

Morris, Dominick, Clinton, Wis., Prince Johanna Korndyke Segis 76375; Sire Johanna McKinley Segis 44367; Dam Uneeda Johanna Korndyke 97773.

McKinney, W. J., Clinton, Wis., King Bryonia Korndyke 53300, Sire Korndyke Wayne Paul De Kol 32571, Dam Bryonia Woodland 56879. Milk 430.4 lbs. Butter 22.161 lbs.

SAUK COUNTY.

Young, George, Reedsburg, Wis., Walker Korndyke Walker 70910; Sire Walker Korndyke Segis 50347; Dam Molly Walker Pietertje 87396.

SHEBOYGAN COUNTY.

Bates, G. W., Waldo, Wis., Johanna Belle's Sir Fayne 42144; Sire Sir Fayne Concordia 35227; Dam Johanna Belle 65445.

Breher, H. W. and L. J., Sheboygan Falls, Wis., Sir Inka Johanna 51625; Sire Prima Inka Mercedes De Kol 43306; Dam Johanna De Kol Wit 61874.

Doyle, James, Waldo, Wis., Teddy Fobes 66151; Sire Theodore Soldene 43987; Dam Lady Belle Fobes 87518.

Fenner, Wm., Sheboygan Falls, Wis., Elmwood Sir Hountje Korndyke 51457; Sire Douglass De Kol Korndyke 41413; Dam Hountje F. 2d 49130.

Miller, J. W., Adell, Wis., R. 19, Melchior De Kol Burke 2d 58290; Sire Melchior De Kol Burke 42358; Dam Bellie Nancy Melchior 112954.

Truttschel, Chas., Sheboygan Falls, Wis., Sir Rigtje of Pinehurst 60462; Sire Sir Piebe Johanna Sarcastic 37094; Dam Rigtje Piebe De Kol 72846.

Giddings H. P., Sheboygan Falls, Wis., Piebe Champion 60577, Sire Colantha Johanna Champion 45674, Dam Piebe Longfield Night 75749.

ST. CROIX COUNTY.

Imrie, David, Roberts, Wis., Sir Korndyke Hengerveld Johanna 53821; Sire Sir Korndyke Hengerveld De Kol 41266; Dam Easle Johanna De Kol 61166.

WALWORTH COUNTY.

Coates, O. P., Elkhorn, Wis., Headlight De Kol 35621; Sire Hengerveld De Kol 23102; Dam Pontiac Lachesis 47774.

Dunbar, Harry D., Elkhorn, Wis., Johanna Korndyke Segis 58465; Sire Johanna McKinley Segis 44367; Dam Uneeda Douglas Korndyke 86493.

Kaye & Murphy, Walworth, Wis., Colonel Douglass Korndyke 55457; Sire Korndyke Wayne Paul De Kol 32571; Dam Able Douglass De Kol 56877. Skylark Sir Aaggie Johanna 74259; Sire Sir Skylark De Kol Ormsby 37685; Dam Dora Aaggie Johanna 74670.

LaBar, Daniel E., Delavan, Wis., Zanca De Kol Sir Ormsby 47236; Sire Sir Skylark De Kol Ormsby 37685; Dam Zanca Parthena Johanna 69155.

Palmer, W. E., Elkhorn, Wis., Pleasant Hill Veeman Korndyke 66917; Sire Sir Korndyke Pontiac Artis 46301; Dam Pleasant Hill Hattie Veeman 101954.

Petrie, E. C., Elkhorn, Wis., Pleasant Hill Veeman Pontiac 66918; Sire Sir Korndyke Pontiac Artis 46301; Dam Stella Veeman Korndyke 97765.

Taylor, C. J., Whitewater, Wis., R. F. D. No. 3, Sir Korndyke Hengerveld Denver 50145; Sire Sir Korndyke Hengerveld De Kol 41266; Dam Friend De Kol Denver 84274.

Thomas, R. H., Delavan, Wis., Count De Kol Mercedes II 56166; Sire Count De Kol Mercedes 45211; Dam Rose of Erie Netherland 102474.

Voss, John G., Elkhorn, Wis., Lakeside Model Alban 71013; Sire Ida Lyons 2d's Korndyke 51518; Dam Alban De Kol 36714.

Wall, Jno. H., Elkhorn, Wis., Canary Paul Douglass 59340; Sire Canary Paul 48328; Dam De Kol Douglass 50667.

Watrous, E. B., Troy Center, Wis., Aaltje Salo Johanna Pontiac; Sire Johanna Pontiac De Kol 41980; Dam Aaltje Salo 8th 35240.

West, E. A., Darien, Wis., Sir Johanna Rosalind 61471, H. T. H. B.; Sire Manor Johanna De Kol 37793, H. T. H. B.; Dam Manor Rosalind Belle Korndyke 81271, H. T. H. B.

Wisconsin School for the Deaf, Delavan, Wis., Leila Pietertje Myranda De Kol; Sire Liela Petertje Prince De Kol 31082 H. F. H. B.; Dam Kina Myranda 90272 H. F. H. B.

WASHINGTON COUNTY.

Endlich, Andrew, Allenton, Wis., R. 1, box 71, Sir Gelsche Walker Segis 2d 59082; Sire Sir Gelsche Walker Segis 44603; Dam Gelschecola 3d 98287.

Hosterman, Henry, Hartford, Wis., Korndyke Netherland Wayne De Kol 47306; Sire Korndyke Wayne Paul De Kol 32571; Dam Bertina Netherland De Kol 56880.

Jaekel, J. A., Jackson, Wis., Sir Johanna Wartena 46067; Sire Sir Aaltje Salo Wartena 31894; Dam Netherland Johanna Rue 2d 58125.

Konrad, Jacob, S. Germantown, Wis., Dr. Johanna Korndyke 55128; Sire Korndyke Netherland Wayne De Kol 47306; Dam Johanna Star 99195.

Menschke, William, Barton, Wis., R. 2, Evergreen Hengerveld Segis 76637; Sire Pietertje Hengerveld Segis 44781; Dam Arcady Pontiac Tonquin 108965.

Puls, John, Hartford, Wis., Aaggie Cornucopia Pauline Count 13th 44293; Sire Aaggie Cornucopia Pauline Count 29642; Dam Tirania Johanna 63475.

Schroeder, C. A. & Son, West Bend, Wis., Sir Johanna De Kol 25467; Sire Sir Johanna 23446; Dam Johanna De Kol 2d 42168.

Sir Hengerveld De Kol Ormsby 31211; Sire Gem Pietertje Hengerveld Paul De Kol 23311; Dam Duchess Ormsby 2d 35439.

Sir Johanna De Kol 19th 64143; Sire Sir Johanna De Kol 25467; Dam Mercedes Athenia Inka De Kol 72761.

Schultz, Ed. M., Hartford, Wis., Johanna Colantha Sarcastic Lad 38402, Sire Sarcastic Lad 23971, Dam Johanna Colantha 48578, Dr. Johanna DeKol 63555, Sire Korndyke Netherland Wayne DeKol 47306, Dam Johanna Star Piebe 99196.

Eifert G. C., Hartford, Wis., Mutual Fobes Homestead Rose 60048, Sire Fobes Tritomia Mutual DeKol 40534, Dam Wild Rose Piebe Homestead 79500.

WAUKESHA COUNTY.

Baird, S. A. & Son, Waukesha, Wis., Sir Walker Segis 50672; Sire King Segis 36168; Dam Lillian Walker De Kol 63667. Dutchland Colantha Sir Change 67773; Sire Colantha Johanna Lad 32481; Dam First Change 66959.

Gunderson, Mrs. Maria E., Oconomowoc, Wis., R. 25, Cloverdale Pietertje Posch 50773; Sire Sir Homestead Posch De Kol 37314; Dam Pietertje Lass 2d's Johanna 79288. Sir Ormsby Hengerveld Schoone 73171; Sire Sir Ormsby Hengerveld De Kol 31212, H. F. H. B.; Dam Aaggie Schoone 79537.

Howell, D. J., Waukesha, Wis., R. No. 9, Hillvale Sir Ormsby 61086; Sire Sir Ormsby Hengerveld De Kol 31212; Dam Johanna Burke 79538.

Leonard, W. B. & Son, Brookfield, Wis., Duke of Holstein De Kol 2d 60905; Sire Duke of Holstein De Kol 37950 H. F. H. B. Dam Fyra Pietertje Ringwood 49258 H. F. H. B.

Lowry, Wm. & Sons, Waukesha, Wis., Oak Side Johanna 61293; Sire Johanna Colantha's Lad 28296; Dam Nig Alcartra 2d 48402. Heilo Oak Pontiac Gem 63634; Sire Pontiac Hercules 40853; Dam Heilo Oak Burke 67590.

Ludwig, Frank, Dousman, Wis., Johanna DeColantha 4th Champion 60573; Sire Colantha Johanna Champion 45674 H. F. H. B. Johanna DeColantha 4th 97424 H. F. H. B.

McGill, W. D., Menomonee Falls, Wis., Sir Piebe Clothilde De Kol 56357; Sire Joe Tobes Homestead De Kol 39817; Dam Piebe Estata Clothilde 69555.

McLaughlin, Wm., Templeton, Wis., Sir Ormsby Hengerveld De Kol 6th 55645; Sire Sir Ormsby Hengerveld De Kol 31212; Dam Duchess of Beechwood 2d 45168.

Reddelien, H. E., Oconomowoc, Wis., King Ormsby; Sire Sir Ormsby Hengerveld De Kol; Dam Queen Ormsby.

Roberts, Dr. David, Waukesha, Wis., King Hengerveld Pondyke 47843; Sire King of the Pontiacs 39037; Dam Clothilde Nellie 73897.

Schley Bros., Waukesha, Wis., Wisconsin Bess 4th's Piebe 41287; Sire Minnie Sandes 2d Sir Piebe De Kol; Dam Wisconsin Bess 4th. Canary Paul 3d 74531; Sire Canary Paul 48328; Dam Salma 2d's Pietertje De Kol 2d 98487.

Watson & Will, Menomonee Falls, Wis., Homestead Masterpiece Ormsby 71179; Sire Homestead Masterpiece 49643; Dam Ormsby Queen 100575.

Wisconsin Home and Farm School, Dousman, Wis., Johanna Colantha's Lad 3d 69633; Sire Johanna Colantha's Lad 28296; Dam Jennie Zula 46626.

WAUPACA COUNTY.

Erickson, Jno., Waupaca, Wis., R. F. D. No. 2, Johanna De Colantha Champion 60574; Sire Colantha Johanna Champion 45674; Dam Johanna DeColantha 2663.

Steage, Ferd, Embarrass, Wis., Darington Johanna King 52437; Sire Small Hopes Cornucopia King 41775; Dam Hannah De Kol Melchor 74927.

Twetan, Henry A., Scandinavia, Jewel Duke Clyde 44072; Sire Johanna Clothilde 3d Clyde 30550; Dam Jewel Duchess 64474.

Weinnann, A. Jr., Iola, Wis., Daisy Queen Johanna 67916; Sire Sir Johanna Bonhuer Fayne; Dam Daisy Queen Netherlands 2d Piebe 109938.

WOOD COUNTY.

Butters, E. E., Marshfield, Wis., Gem Bell Terzool King 44658; Sire Gem Pietertje Paul De Kol 27282; Dam Belle Terzool Mechthilde 50119.

Schmidt, J. F., Arpin, Wis., Sir Johanna Genevra 53399; Sire Sir Johanna De Kol 12th 43305; Dam Genevra Almeda De Kol 88563.

Vannedom, T. F., Marshfield, Wis., Butter Boy Piebe 42234; Sire Duchess Ormsby Piebe Burke 29328; Dam Piebe Queen 2d's Princess 45007.

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