

SUCCESS.

There are no "lifts" in the House of success. But the stairs are long and steep, And the man who would climb To the top, in his time, Before he dare walk, must creep.

THE WAR AND BUSINESS.

Address before Merchants Association of New York, Friday, June 1, 1917.

We have met today in pursuance of a high purpose, a purpose which at this fateful moment is one and the same wherever, throughout the world, the language of free men is spoken and understood.

It is the purpose of a common determination to fight and to bear and to dare everything and never to cease nor rest until the accursed thing which has brought upon the world the unutterable calamity, the devil's visitation of this appalling war, is destroyed beyond all possibility of resurrection.

That accursed thing is not a nation, but an evil spirit, a spirit which has made the government possessed by it and executing its abhorrent and bloody bidding an abomination in the sight of God and men.

What we are now contending for, by the side of our splendidly brave and sorely tried Allies, after infinite forbearance, after delay which many of us found it hard to bear, are the things which are amongst the highest and most cherished that the civilized world has attained through the toil, sacrifices and suffering of its best in the course of many centuries.

They are the things without which darkness would fall upon hope, and life would become intolerable.

They are the things of humanity, liberty, justice and mercy, for which the best men amongst all the nations—including the German nation—have fought and bled these many generations past, which were the ideals of Luther, Goethe, Schiller, Kant, and a host of others who had made the name of Germany great and beloved until fanatical Prussianism ran amuck came to make its deeds a by-word and a hissing.

This appalling conflict which has been drenching the world with blood is not a mere fight of one or more peoples against one or more other peoples.

It goes far deeper. It sharply divides the soul and conscience of the world.

It transcends vastly the bounds of racial allegiance. It is ethically fundamental.

In determining one's attitude towards it, the time has come—if it ever was—when race and blood and inherited affiliations were permitted to count.

A century and a half ago Americans of English birth rose to free this country from the oppression of the rulers of England. Today Americans of German birth are called upon to rise, together with their fellow-citizens of all races, to free not only this country but the whole world from the oppression of the rulers of Germany, an oppression far less capable of being endured and far graver in portent.

Speaking as one born of German parents, I do not hesitate to state it as my deep conviction that the greatest service which men of German birth or antecedents can render to the country of their origin is to proclaim and to stand up for those great and fine ideal and national qualities and traditions which they inherited from their ancestors, and to set their faces like flint against the monstrous doctrines and acts of a rulership which have robbed them of the Germany which they loved and in which they took just pride, the Germany which had the good will, respect and admiration of the entire world.

I do not hesitate to state it as my solemn conviction that the more unmistakably and whole-heartedly Americans of German origin throw themselves into the struggle which this country has entered in order to rescue Germany, no less than America and the rest of the world from those sinister forces that are, in President Wilson's language, the enemy of all mankind, the better they protect and serve the true advantage of the German people.

Gentlemen, I measure my words. They are borne out all too emphatically by the hideous eloquence of deeds which have appalled the conscience of the civilized world. They are borne out by numberless expressions, written and spoken, of German professors employed by the State to teach its youth.

The burden of that teaching is that might makes right, and that the German nation has been chosen to exercise morally, mentally and actually, the over-lordship of the world and must and will accomplish that task and that destiny whatever the cost in bloodshed, misery and ruin.

The spirit of that teaching, in its intolerance, its mixture of sanctimoniousness and covetousness and its self-righteous assumption of the world-improving mission, is closely akin to the spirit from which were bred the religious wars of the past through the long and dark years when Protestants and Catholics killed one another and devastated Europe.

I speak in sorrow, for I am speaking of the country of my origin and I have not forgotten what I owe to it. I speak in bitter disappointment, for I am thinking of the Germany of former days, the Germany which has contributed its full share to the store of the world's imperishable assets and

which, in not a few fields of human endeavor and achievement held the leading place among the nations of the earth.

And I speak in the firm faith that, after its people shall have shaken off and made atonement for the dreadful spell which an evil fate has cast upon them, that former Germany is bound to arise again and, in due course of time, will again deserve and attain the good-will and the high respect of the world and the affectionate loyalty of all those of German blood in foreign lands.

But I know that neither Germany nor this country nor the rest of the world can return to happiness and peace and fruitful labor until it shall have been made manifest, bitterly and unmistakably manifest, to the rulers who bear the blood guilt for this war and to their misinformed and misguided peoples that the spirit which unchained it cannot prevail, that the hateful doctrines and methods in pursuance of which and in compliance with which it is conducted are rejected with abhorrence by the civilized world, and that the ever-waxing ambitions which it was meant to serve can never be achieved.

The fight for civilization which we all fondly believe had been won many years ago must be fought over again. In this sacred struggle it is now our privilege to take no mean part, and our glory to bring sacrifices.

But the immediate object which we are endeavoring to serve at this gathering bears no resemblance to sacrifice. It is patriotism plus 93 per cent. tax-exempt and with convincing privilege—surely a most tempting combination.

I wonder whether any of you have figured out the value in dollars and cents of the tax-exemption feature of the Liberty Loan.

If you invest your money in taxable securities, you of course pay tax upon the full income from those securities. You actually realize upon your investment the gross return less the income tax.

If, on the other hand, you invest in the Liberty Loan, you retain the entire income therefrom.

You must regard, therefore, as return upon your investment in the Liberty Loan not only the 3 1/2 per cent. interest payment, but also that sum which, had you realized it as income from taxable securities, you would have had to pay out as income tax. This naturally has, especially in the case of the larger incomes, a very substantial effect upon the actual interest realized.

If you will take the income tax rates adopted recently by the House of Representatives in the war revenue bill and add to the 3 1/2 per cent. on the Liberty Loan such percentage as you would have to pay on taxable securities, you will get some astonishing results, as exemplified in the following table showing the yield from investing in the Liberty Loan as compared to the yield from taxable investments:

Table with 2 columns: Income level and Yield comparison. Rows include 5.38 per cent. of incomes over \$100,000, 5.38 per cent. of incomes over 150,000, 5.43 per cent. of incomes over 200,000, 5.45 per cent. of incomes over 250,000, 5.47 per cent. of incomes over 300,000, 5.52 per cent. of incomes over 500,000, 5.72 per cent. of incomes over 1,000,000, 5.97 per cent. of incomes over 2,000,000, 9.21 per cent. of incomes over 2,000,000.

Now, of course, I quite realize that incomes over \$100,000 have only a plain, and perhaps even a rather melancholy interest, for the vast majority.

I also realize that the income taxation rates as well as other features of the House Bill, will in all probability be modified when sober second thought and mature reflection come to assert themselves.

But still, there is bound to be vigorous taxation of capital, and therefore the figures which I have quoted give you a measure of the attractiveness and desirability of the Liberty Loan, which are certain to express themselves in the market value it will attain.

The effect of large subscriptions to the Liberty Loan is a heartening to our Allies, a warning to our enemies, and an insurance to ourselves.

To make war, money is as essential as men and munitions. Therefore an overwhelming success of the Liberty Loan is almost equal to a victorious battle.

It will be a new proof to our Allies of the immense force that is now arrayed on their side, it will bring home to our enemies further recognition of the gigantic economic power which they have tackled, it will prove to ourselves in how abundant a measure we have at our disposal the financial means for defense and attack. It will be the first American battle of the war.

Due to the man who provides himself a slacker by not taking his due part in the loan.

The loan must not only be successful, it must be overwhelmingly successful. Patriotism, national pride and self-interest require it.

The continuance of our prosperity is dependent on it. Non-success, of course, not to be thought of. But the bare covering of the amount offered would chill the heart of enterprise.

A big over-subscription will quicken the pulse of business, will buoy up our spirits and give enhanced power and impetus to our undertaking.

New York must lead—not only in proportion to its resources as compared to those of other States, but far beyond that. And, of course, it will.

The splendid work of the gentlemen, who at the request of the Secretary of the Treasury have taken upon themselves the heavy burden of the Liberty Loan campaign, and of assisting in working out the complex details of that huge transaction, has set us a magnificent example, to emulate, each one of us in his sphere.

These men, the leaders of the financial community, have thrown themselves into their task with a zest and devotion, a disregard of personal considerations and a profusion of personal effort, which are worthy of the very highest recognition. Some of them have worked and are working to the point of physical exhaustion.

And if one may be singled out where all have done so magnificently, I am sure that I voice the sentiment of all of you in expressing the tribute of our gratitude and admiration to Mr. Frank A. Vanderlip, the chairman

of the Publicity committee of New York's Liberty Loan committee.

A more public-spirited and patriotic citizen the Republic does not possess, nor the business community a more valuable member or one more worthy of honor.

If, without modesty, I may venture on this occasion upon a few general suggestions appertaining to the relationship of business men to the grave and fateful undertaking in which our country is engaged, I need hardly emphasize that the first and foremost duty of business men, beyond and above every other interest, is to do everything in their power—I mean literally everything, without any limitation whatsoever—to help the President to win this most just and righteous war, into which, God knows, we have not lightly entered.

To this end we must not stop at any sacrifice, financial or personal, that the emergency may require of us. We must consider our time and our capacities subject to selective conscription on the part of the government, unconditionally, and upon the shortest notice. And I know well that no one of us will falter to respond to any call that may be made upon him.

Besides the fine duty of personal service and sacrifice there rests more particularly upon business men the less grateful duty of vigilance concerning the business part of the conduct of the war, and if necessary— but only if necessary—of helpful criticism.

To wage a war—and this war far beyond any of those of the past—is the vastest and most strenuous business undertaking that a nation can put its hand to.

The amount of money of which the expenditure is confined to our Government staggers the imagination. The task of spending it wisely, efficiently and without wastefulness is one taxing the very highest ability and firmest character.

The integrity of those in charge of our Government is, of course, beyond the remotest shadow of suspicion.

There will be no scandal here such as has disgraced some responsible officials in other countries during the war—the most heinous of all disgraces.

But there are bound to be mistakes in an enterprise of this colossal magnitude and difficulty. Such mistakes, as far as they concern the policy and practice of expenditures, are apt to be first noticed by business men.

It is the duty of each one of us in such a case, quietly and courteously to bring to the attention of the official responsible for the respective department. I feel convinced that such representations made in a proper spirit and an appropriate manner, will meet with a sympathetic reception and receive adequate attention, but if—contrary to expectation—there should be no proper response or action in due course, then it becomes our patriotic duty to disclose the facts publicly and fearlessly, provided, of course, that we are quite certain that they are facts and not merely surmises or suspicions or exaggerated reports.

To say and to do the popular thing is not always the most patriotic thing. Utterances or actions which meet with condemnation and resentment at the moment may turn out and be recognized in the course of time as having been of genuine service to the Commonwealth.

I think the business men's slogan during the war should be "No panicky saving and no excessive profits." From the psychological as well as from the economic point of view, it is the greater importance that there be the greater business set-back whilst they are facts and not merely surmises or suspicions or exaggerated reports.

Business should be kept active, employment should be abundant, wages should be high.

We are in this war to a successful finish, however long that may take. A serious decline in business would make our Allies, warning to our enemies, and an insurance to ourselves.

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FOR AND ABOUT WOMEN.

DAILY THOUGHT

A simple conversation across the table with a wise man is better than ten years' study of books.—Longfellow.

There is a movement on foot in Russia to raise an enormous army composed entirely of women.

Five Russian women of the Regiment "Legion of Death" lost their lives in a fight with the German troops.

Miss Belle Ingraham, of Dayton, Ohio, is an elevator operator in a large department store in that city.

Women are employed as road builders at Mahanoy City, Pa., where they receive the same pay as the men laborers.

Labor scarcity, due to the war, has led to the employment of 35 women and girls in positions formerly held by men in the Washington, D. C., terminal of the Pennsylvania railroad. Four of them are used as ticket sellers.

Employment of several hundred women as laborers by the Ryan car plant, Chicago, began a few weeks ago, has proven so successful that several large manufacturers are considering adopting the plan. The women range in age from 18 to 45 years, receive 30 cents an hour and work eight hours a day.

Five States now have women Legislators.

The New York curb market has two women operators.

Esther Cleveland, daughter of the late President Cleveland, who is now in France, was recently allowed to go on the firing line in the Somme district.

Miss Zella de Milhan, of Washington, D. C., is considered one of the best others in the country and sells nearly all of her work to the United States government.

Princess Patricia teaches the men to make lamp shades and other ornaments with pretty chintzes which she collects. They enjoy making their own designs and the work helps them to forget their pains.

Women are being employed as signal operators on the Pennsylvania railroad.

Twenty-five young women employed in the office of the New York Board of Health have been awarded diplomas in the first-aid course and will soon be sent to France for service with the American army units.

Miss Jeanette Rankin, Congresswoman, from Montana, came out victorious in her fight for an eight-hour day basis for all men and women employees in the Bureau of Engraving and Printing.

Doleful wisecracks wagged their heads when Mrs. Harriet W. R. Strong set out a walnut orchard on her California ranch. She planted enough young trees to form, when full grown, a straight line 25 miles long. There were more than 150 acres of them. Today walnuts net \$100 an acre and upward.

"This," remarked a certain young girl, "is a camp suit. It is curious, is it not, that I seldom think of wearing anything but blue, in general, until I get off in the woods on a camping trip; then I instinctively turn to browns and greens. This camping suit design I have worked out, after trials of various other things, and I expect to enjoy it immensely. The material is a good, firm quality of Japanese crepe. And the color, as you see, is brown, a sort of deep golden brown, or between a golden and a chocolate brown; it is hard to describe it, but to me, it is a lovely shade. Every one wears bloomers in camp, so the first part of my costume is a pair of good, full bloomers, quite plain and unadorned. Instead of the usual middie blouse to wear above them, however, I am making this smock that I have here. As you see, I am doing the actual smocking in shades of green and brown—nice woody colors, I think; don't you?"

"I like this pattern because it has plenty of smocking on it, but yet is not too elaborate. You see, it comes on the shoulders on each side, on both wrists, and also on both of the pockets. And the belt had just a touch of embroidery in these same colors, to make it belong. No, it does not open coat fashion; instead, it is opened at the neck just a little way down, six inches or so, and fastens with four pairs of buttons. Here they are; I have made them myself out of brown and green mercerized cotton cords; the process is simple, really just a series of knots over a foundation of some round, brown, bone buttons that I bought.

"This is not all my costume, however. Wait until you see my hat. At first, I thought that I would make a cloth hat, with a stitched rolling brim of the crepe, but I soon decided that that would be too hot, so I looked about for something else. In one of the department stores I found a broad-brimmed hat of some flexible straw, which I can roll up just as a man rolls up his soft felt sport hat. This, you see, is a good shade hat and yet is easily carried, does not take up much room, and I try to carry just as little baggage as possible to camp. There is not room for much, anyway, in a tent. For trimming, I have made a double band of the brown crepe, like my suit, and embroidered a conventional design of trees and leaves on it in browns and greens, like those I used in the smocking. There is a bow at one side and a pair of ends with dangles, like the buttons on the smock, and it can all be attached to the hat at a moment's notice, and it will stay attached, too, by means of these snap fasteners. I do not intend to have a gust of wind blow away my handiwork, and I do not wear hatpins to hold it down, for my hat fits down over my head closely enough to keep it on.

"The city of Hull, Mass., has a herd of 325 hogs which are turning garbage into pork, and providing a cheaper disposal of waste than was possible under the former garbage-reduction methods. Hull's municipal or community piggery has been undertaken in response to appeals for more meat production, and officials of the United States Department of Agriculture and of the Massachusetts Agricultural College report the system as practical.

The town's committee of Public Safety advanced the money to buy the young pigs, which were taken at cost by citizens. The land for pasturing and housing the hogs was given free, so the only cost was for two large hog houses. One man feeds and manages the entire herd. Each day the unclean garbage is taken away before any more is fed; all hogs are inoculated against cholera and are kept under sanitary conditions.

When the hogs are ready for market the unit cost of care and feeding will be shared equally by the owners, and the sum plus the original cost of the pig will be the only expense to the owners. The public safety committee is holding a surplus of young sows for breeding, since it plans to continue the system. Citizens of that town exploit the advantages of its garbage disposal and recommend it for other places of similar size.

FARM NOTES.

The Pennsylvania wheat crop will be almost a million bushels more than estimated a month ago and may reach 24,000,000 bushels.

The average price of cherries was three cents higher than last year, and raspberries and blackberries were two cents higher.

An increase of almost fifty per cent. in the yield of buckwheat is indicated by figures from all sections of the State computed by the Pennsylvania Department of Agriculture.

The largest corn crop that Pennsylvania has had for many years is expected from reports received from all sections of the State. It is estimated at over 65,000,000 bushels.

Even though the hog furnishes the most meat for a given amount of feed and will produce it in the quickest time, the United States Department of Agriculture points out that this meat should be produced mainly from food wastes and not from grain that would furnish food directly to man. The great economy in pork production comes from the fact that pigs furnish a food by-product from these wastes and do not need the high-grade feeds that beef cattle must have.

Make Sauerkraut.—Now is the time to make sauerkraut, say officials of the United States Department of Agriculture. Tremendous rainfall throughout the country has resulted in an enormous cabbage crop. Nine out of every ten pounds of cabbage is water. Lack of rain last year sent the price of cabbage from \$2 and \$5 a ton to \$100 and \$200.

One million dollars' worth of last year's crop of cabbage was made into sauerkraut, but even so there was such a shortage of the valuable food material that the price rose from \$3.50 a barrel to \$35.

The committee on seed stocks of the United States Department of Agriculture is endeavoring to assist in supplying information as to where seeds may be obtained. To this end it will appreciate information from anyone who has seed to offer. The information should contain the name, kind, and variety, and approximately the quantity of seed offered as well as the price asked. It proposes to fill all such information and to use it in answering inquiries that may be received from various parts of the country. All such communications should be addressed to R. A. Oakley, chairman committee on seed stocks, U. S. Department of Agriculture, Washington, D. C.

Wastes on farms and in the towns make good hog feed; by-products from canneries, bakeries, fish-cakes, packing plants and the like can be utilized as hog feed and to better economic advantage than in any other way. Dairy wastes are particularly valuable as hog feed and promote rapid growth with a good money return for every gallon fed.

The farm orchard furnishes large quantities of windfallen or defective fruit which is relished by hogs, and is beneficial if fed in small quantities frequently, and not all at one feed. Garden wastes, tops of vegetables, culls of all sorts, even weeds, are readily eaten, and such as may not be eaten will be worked over, going into the bedding and adding to the manure. Kitchen wastes are an excellent source of food for hogs, but should be kept at a minimum, because practically all food prepared for man's use should be eaten by him.

The ancient art of pickling or fermenting food, as a cheap and simple means of preserving it in large quantities, is highly indorsed by the department's experts. On account of the great development of canning industries, this healthful method of food preservation has been lost sight of in recent years in the individual homes, but it now offers a safe and simple method of caring for the perishable products coming on to the market in quantities too great for immediate consumption.

The advantages of this method of food conservation, by use of salt brine, say the department's officials, are that it is simple, requires little labor, practically no outlay of capital, and takes care of food in larger quantities. The method also lends variety to the home menu. The ferment which develops in the food is thought by some to have a beneficial effect on the health. It is the same acid that develops in sour milk, which has had such a wide vogue as a healthful beverage. Uncle Sam has been quick to appreciate the value of fermented food in the diet of soldiers, and has ordered large quantities of cucumber pickle, sauerkraut, etc. Not only cabbage, cucumbers, and beets, can be very successfully preserved at home by this process, but other food materials which would otherwise go to waste.

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