

BURNING THE MORTGAGE

BY G. A. STEPHENS

At exactly 11 o'clock on New Year's morning there was a curious ceremony at "the old Edwards place" in Maine. The word ceremony, in fact, but faintly describes what happened. It was more like a jubilee, with the semblance of a barbaric rite added. All the Edwards kith and kin were there, with a goodly number of their friends and neighbors.

At the farther end of the garden, in front of the farmhouse, there is a knoll, at the top of which a mossy ledge crops out. On this ledge there was a pile of dry wood, pitch and rolls of curved birch bark—a fine pile of it. At the centre stood an iron rod, set in a hole, drilled in the ledge, and here an old oppressor of the Edwards homestead was burned at the stake!

This sounds so savage that I make haste to say that the old oppressor was not an animate form of flesh and blood, but merely an effigy.

The effigy was a masterpiece in its way, the very simulacrum of rapacity, with a face like the fabled Harpica and hands like talons, hugging to its breast a folded, yellowed paper.

That yellowed paper was a mortgage, which had rested on the home farm for one entire generation.

The history of that mortgage is so much like thousands of others that it would hardly be worth relating if, at the last moment, a noble effort to lift it had not been crowned by success. The story of that effort is one I like to tell.

The Edwards farm adjoins the one where I lived when a boy. There were three hundred acres of tillage, pasture and woodland, with a well-built two-story house and two large barns. The Edwards children—Chester, Thomas, Catherine, Eunice—were my youthful neighbors and schoolmates.

In those days the farm was well-filled, unencumbered and prosperous; but in an evil hour a traveling agent cajoled Jonas Edwards, the father, into buying the State right to make and sell a certain newly patented automatic farm gate, for the sum of two thousand dollars. Edwards had a thousand dollars in the savings bank; he drew out this and raised the other thousand by mortgaging the homestead.

It was the old story. The much-vaunted gate proved a gate to trouble for Edwards. He was never able to sell it. But if the gate proved illusory, the mortgage was tangible. The farmer spent the remaining fifteen years of his life paying interest on it.

After his father's death Chester Edwards "went home to live," as people say in Maine. The family then consisted of his mother, his sister Eunice, who was an invalid from spinal curvature, and his mother's brother, Uncle Horace, who had lost a leg in the Civil War, but for some reason did not draw a pension. Chester began by selling off the wood and timber on the old farm, thereby paying the accumulated interest. He then embarked in the dairy business, but did not prove a successful farmer, and during the fifth season lost almost his entire herd of cows from tuberculosis. Becoming discouraged, he gave up and set off suddenly for the Klondike gold region.

A nephew then carried on the farm for a year, but did not remain. Meanwhile Thomas, the younger son, had become a Methodist minister. He was unable to do anything toward reducing the mortgage.

"The mortgage will get the old place now, and no help for it," the neighbors said.

But there was still another member of the family to be heard from—Catherine, the younger daughter.

Largely by her own efforts, Catherine Edwards had graduated from the State normal school, and obtained a position as instructor in another normal school at a good salary. We imagined that Catherine would aid her mother and sister, but never supposed that she would come home to care for them there.

But after Chester left, Catherine never hesitated for a moment. She resigned her position, bade farewell to all prospects of advancement as a teacher, and came home.

She had saved seven hundred dollars. With this she paid a year's interest, had the leaky roofs repaired, and hired such help as was necessary, indoors and out. Yet what could she do with that old farm and its mortgage?

That season, however—1902—the old place quietly put forward one of its natural assets.

Our county is in what is known as "the apple belt" of New England. Apple trees spring up everywhere here, and if grafted and trimmed, soon bear well. Although a cripple, Uncle Horace Flint had been in the habit every spring of hobbling about from one young apple tree to another, setting Baldwin scions and trimming the trees. He had not thought his work amounted to much, but he liked to be doing something.

The young trees were scattered about the fields and pastures, along fences and in the borders of the woodland; and there were far more of them than the neighbors knew of.

The year 1903 was an "apple year." Every young tree on the farm was bending down under its load. A great crop with the farmers of the apple belt is far from being an unmixed blessing, however. They rarely get more than a dollar a barrel for their apples. The barrels cost them thirty-five cents each, and as the expense of hauling them is ten or fifteen cents a barrel more, there remains but fifty cents to pay for picking, sorting and barreling. If the farmer does this

by hired labor he may clear ten cents a barrel, or he may not. For Catherine, therefore, a crop of seven or eight hundred barrels of apples on the trees meant little if gathered, barreled and sold in the usual way.

"It seems a shame," one neighbor said to her, "but it will be about as well for you to let those apples harvest themselves."

Against such waste of nature's bounty, however, Catherine's New England thrift revolted. She began to look into the apple problem; and the result of her study of it is worth recording.

She purchased no barrels, and the only help she hired was a boy to push a wheelbarrow. She herself, with Uncle Horace and Eunice, went out to the trees to gather up the fruit. The boy wheeled the apples in, two bushels at a load, and stowed them in bins, built up in two rooms in the house, where, later, they could be kept from freezing by means of a stove in the cellar beneath.

Catherine had thought this all out in advance, and she had sent off for four "evaporators," payment for which used nearly all her remaining money.

Carelessly dried apples, on strings, brings no more than six or eight cents a pound, but nicely sliced, "evaporated" apple always commands a much better price. She had resolved to put the whole crop of Baldwins into evaporated apple.

In almost every rural neighborhood, village or small town there is sure to be some old "aunt," "grandma" or widow in indigent circumstances, who has outlived the most of her earthly ties, and must go to the "town farm," or subsist on sufferance with some grudging relative. Life grows very dreary to these old persons. There seems to be no place for them. In cases where a few hundred dollars can be raised for them, they sometimes go to an "old ladies' home."

Within three miles of the Edwards homestead there were two of these old souls, "Aunt Netty" Stiles and "Grandma" Frost, who were by no means helpless or feeble, but had merely outlived their welcome on the earth.

Catherine first made the old farmhouse dining room cozy and warm, and then invited Aunt Netty and Grandma Frost to come and sit with her mother and Eunice and slice apples. She offered them seventy-five cents a week and board. Moreover, she took them all into her confidence, and told them her plans for saving the old homestead.

Uncle Horace peeled the apples on a paring machine, and the old women sliced them. Their tongues ran; they were as chipper as crickets. They had not had so good a time for years. Catherine had to look to it that they did not overwork. They produced more sliced apple than the four evaporators would dry. Uncle Horace had to contrive a fifth drier over a large stove out in the woodhouse. Two more forlorn old women from the town farm came on foot, begging for work. They were taken in.

Apple drying went on from the first of October till the middle of January, and the whole crop was dried. Before the first of March Catherine had sold the entire output at eleven cents a pound. The result was an object lesson to every apple farmer in that locality. She received fifteen hundred and sixty dollars; and owing to the skill with which she had managed the entire expenses of drying the apples were less than a hundred and seventy dollars.

There was also this other curious result: The old women did not want to go home! In fact, the two from the town farm cried when the last of the apples were cut.

Then Catherine determined to keep them all over for the next season. She bought a lot of yarn and set them to knitting socks and woolen gloves. In fact, she had started a happy old women's home before she knew it! And the number of applications which came to her from homeless old women and from those who had aged relatives on their hands whom they wished to be rid of would have been laughable, if it had not been pathetic. But for the time being Catherine could do no more than keep those whom she had.

The year 1904 also proved to be an apple year; and again the whole crop was put into evaporated apple, two other old women having been admitted to the "circle of slicers."

By this time, too, Catherine had come to realize the possibilities of her new business. All the apple trees were carefully looked after, and two hundred young trees set out. She planted, too, a hundred and fifty plum and pear trees, and an acre of blackberry shrubs; for now her design was to make a new venture, canning pears, plums and berries in glass jars. In fact, it would not surprise me if a few years hence this neglected old homestead were producing five thousand dollars' worth of fruit annually.

Catherine appears to have solved two important problems in social economy: First, how to make a run-out farm pay a handsome profit; and, second, how to utilize and make happy a class of homeless and forlorn old women who seem to have no place in the world. With their wages in their pockets, and the prospect of home and companionship ahead, it is quite remarkable how these old women have cheered up.

Of course there were many expenses for the first two years. The house and outbuildings had to be repaired and repainted; and it was not until this present autumn—three years from the time she came home—that Catherine saw her way clear to pay off the mortgage and free the old place from its twenty years of bondage.—Youth's Companion.

SPORTS AND ADVENTURE

AN ADVANCE UNDER FIRE.

In Harper's William Guider, a survivor of the battle of Gravelotte, the most hard fought victory of the Franco-Prussian war, tells how he saw the victory as color bearer of his regiment.

"It must have been, I think, about 4 o'clock when Colonel Von Boehn rode to the head of the regiment, and we all straightened, quick, as on parade. As he said, sharp, a few words, something like, 'Men, the regiment has a good name, and you will give it a still better one.' I was in front, and could hear part of what he said.

"The colonel led us to the left, and we crossed a railroad track and went through another little white village, and then we faced a slope, a long slope, with a village on it which the French had made into a fort, and we, our regiment and others, were to capture it, and there were many Frenchmen and cannon there.

"The colonel rode on a horse, he and the majors and the adjutants. Our captains usually rode too, but this day the captains sent their horses back and went on foot.

"And soon our first men began to fall, for we came under the fire of the chasseur. It was hard, for we could not see the enemy. These first ones were many sharpshooters, in a ditch, and the noise of their firing was like that of a coffee mill—K-r-r-r-r!" They drew off as we went forward. It was only at a walk that we went, a steady walk, just as if there were no bullets there.

"And now we would run forward fifty yards and throw ourselves flat; then another fifty yards and the halt and the falling flat; and each time we could see the village that was a fortress nearer.

"And once, when we were lying down, and I saw that the officers were standing, just cool and quiet, it came to me that a man has to pay in such ways to be an officer.

"I saw the colonel fall. He was shot from his horse and carried back.

"The first major, he took command, and he galloped to the skirmish line, and he was shot. Then the second major, too, was shot, and he tried to get up, but he could not stand, and he sat on a big stone and shouted: 'Go on! Go on!' And he took a gun from a dead man and fired it.

"We were ordered to fix bayonets, and that made us glad; but even yet the men carried their rifles on their shoulders as they ran. We were not near enough to charge with bayonets.

"I wish I could tell you what it was like as we got near that village of St.-Privat. The noise, the smoke, the flashes, the falling men, and only one desire in our hearts.

"There were three sergeants in the color section, one at each side of me. And first the one at my right was killed. Then the one at my left was shot. Eight big bullets in his body from a mitrailleuse—eight! Yet he afterwards got well, while many a man died from only one little bullet.

"And at last we went at a bayonet charge, and for the first time there was a cheer, and we ran on, eager to plunge the bayonets; and we could see, as we came near the village, that the French were firing from behind barricades and garden walls and from windows.

"And we looked into the wild faces of the French, and they met us hand to hand. Ah! we climbed over walls and barricades, and we fired and bayoneted, and we fought them in the streets.

"On and on we went. It was a wild time of shooting, bayoneting, wrestling, clubbing, shouting. On and on, but it was slow work and terrible, for the French fought for every step.

"I was at the front, for I had the colors. There were a few officers still left, and they were shouting and waving their swords, and other regiments stormed into the village with us, and after a while—I can't say how long—the place was ours.

"As I tell it to you it seems perhaps a simple thing. But when the regiment was paraded before the battle began, we were more than 2900 men and more than fifty officers, and we lost in the fight forty officers and more than a thousand men. Yes; that was the loss of just my regiment alone. It was morderisch, but it was necessary.

"Well, it's all over. The village was blazing, and many a dead man lay in the ruins; some sat upright, dead, with their backs against the walls."

FIRST MURDER DIDN'T COUNT.

The approach of a sled was usually hailed with rejoicing, but one day the announcement brought quite the opposite result. The visitor was Direksina, an Eskimo from Kiglavik on Richard Island. When he was gone the next day I learned the following facts:

A few years ago (I believe not more than five; one can never get definite ideas from the Eskimo if more than three years are involved) a man, whose name I neglected to make note of, was living with his wife Ekoptorea and two children in a little fishing house, for it was not

yet quite time to go into winter quarters. One day, when the woman and smaller boy were a little way from shore fishing, Direksina came to the house where the man was sleeping after a hunt and shot him with a rifle; then he shot the boy who was outside playing, and came out on the ice to shoot the woman also. But the woman shouted to him that if he did not kill her she would tell everybody that he had killed her husband in self defense. With many vows and promises the woman agreed to always tell this story. Direksina believed her and did not kill her. That evening she hitched up her dogs, drove to Ovaquak's, and told him the whole story. He took her and the boy into his house, and kept both, until last winter Ekoptorea died, shortly after this visit of Direksina's.

The circumstances connected with this murder throw many a sidelight on Eskimo character and views of life. Most striking perhaps (at least on first thought) was the fact that although the announcement of Direksina's visit spread gloom for the moment, yet when he actually arrived he received a welcome only a trifle less hearty than did visitors customarily. Even his victim's widow, who was the oldest and most decrepit member of the household, joked with him, and told him in great detail her various sufferings from rheumatism and oncoming age.

The next day, when he was gone, I learned the story. "But," I asked Ovaquak, "is it, then, not true, as the Hudson Bay trader told me, that you formerly used to kill several men each year in blood revenge and perpetual feuds?" Oh, yes, that was all true, but it happened long ago before the whalers came and the epidemics which sometimes killed ten where there were thirteen in a house. When the epidemics were gone the people began to talk and say, "We must not fight among ourselves any longer; we are too few." And then all agreed, after talking about it a whole summer, that there should be no more killing for revenge, not even though a murder were committed. Since then there had been one murder only, and Direksina will not be killed for it. When I asked why he was so well treated even by the relatives of the murdered, the answer was characteristic: "To kill him, that might be sensible, for he is a bad man and may commit more crimes; but to treat him badly and make him miserable, what good would that do?" — Vilhjalmr Stefansson, in Harper's Magazine.

GRIZZLIES TOO PLENTIFUL.

From all parts of interior British Columbia reports are received of an unusual number of grizzlies being seen this season, and numerous encounters with them have been chronicled during the last few weeks. To kill a grizzly weighing nearly 800 pounds with a .32 caliber revolver is something that few men can boast of. It was the unusual feat that Dr. A. McKay Jordan accomplished while visiting some mining claims in which he is interested near Jedway, Queen Charlotte Islands. The eight small bullet holes in the bear's skin are the proofs of his unique experience.

The bear would never have been bagged had he not been caught in the water and practically at the mercy of Dr. Jordan and his friends. They were taking supplies to camp in a small boat, and while passing through a channel between two islands came upon a bear swimming. They headed him off shore despite angry snarls. Dr. Jordan was the only one of the party who had anything in the shape of a firearm, and this was a revolver with .32 short cartridges. He emptied one load of these at the half immersed bear, but the bullets had little effect except to glance off the hard skull and make the animal redouble his efforts to get away.

Dr. Jordan and his companions got closer to the bear with their boat, and in the meantime the revolver was reloaded. Two more shots were sent in at short range, and finally one right over the temple, fired from a distance of less than ten feet, did the trick. The bear was so heavy that the four men in the boat were unable to drag him on board and the carcass was towed ashore.

S. May and companion attached to Goldman's logging camp near Harrison Mills had a more exciting experience. The pair were going through the brush along Cottonwood Creek when they aroused a large black bear, which made for them. Being unarmed they dodged among the trees for some time, but were finally compelled to climb to a place of refuge. Their shouts attracted two fishermen, who, being armed, quickly despatched the bear.

WOMAN KILLS MOUNTAIN LION.

Mrs. Gussie Barnes, a wealthy woman of San Bernardino, Cal., had a battle with a young mountain lion on her ranch, six miles away. By the merest chance Mrs. Barnes saved her life, and when it was all over she collapsed.

Hearing a commotion in the chicken yard, Mrs. Barnes, who was alone at the ranch house, went to ascertain the cause of the trouble. She came unexpectedly upon a young mountain lion which was eating a chicken. The beast, with an ear splitting snarl, jumped at the woman.

Mrs. Barnes, without a moment's delay, picked up a yoke at her feet and she had just time to raise it over her shoulder when the beast was upon her. She struck out wildly, but the blow landed on the lion's head with great force. The lion was stunned but quickly recovered, but the woman rushed upon it, landing blow after blow until she killed the beast.

THE PASSING OF THE POORHOUSE

How the Old Age Pension Works in Germany.

Probably few of us have noted how rapidly the Old Age Pension has been spreading all over the world. In Germany the plan in its practical operation might be called a form of compulsory insurance under Government direction and with Government help.

Thus every person working for wages or a salary not exceeding \$500 a year must take out an old age or infirmity insurance policy on which he pays one-half of the annual premium while his employer pays the other half. From the fund thus obtained pensions are paid to persons whom sickness or infirmity have incapacitated for work as well as to those attaining the age of seventy years. To each recipient of an invalid or old age pension the Government makes an additional grant of its own.

The amount of the pension is determined upon the double basis of the wages received by the pensioner while he was at work and the amount he has paid in premiums.

In 1907 there were insured in Germany in the Government Old Age and Invalidity Insurance more than fourteen million persons—from which astounding fact you can gather something of the proportions of the new idea, says Charles E. Russell, in a notable article in Hampton's Broadway.

In practice the invalidity pension has proved more popular than the strictly old age pension, for the reason that the infirmity pension can be entered upon when the invalidity occurs and after the age of seventy it takes the place of an old age pension. Thus while in 1907 there were 110,967 persons receiving the straight old age pension, there were more than 800,000 who were in receipt of the infirmity pension. The total national expenditure in 1907 on the insurance account was \$52,750,000, of which about \$4,200,000 was for old age pensions.

The average pension was:

	Per Year.
For old age	\$39.53
For permanent invalidity	40.04
For provisional invalidity	40.14

Of course these sums seem very small to us, but we must remember, first, that the difference between our country and Germany in respect to the relative cost of living is a fact always to be reckoned with in making comparisons, and second, that Germany was the pioneer in these reforms and her cautious first steps have been far exceeded by the nations that have followed her.

There are five classes of contributors to the German fund:

1. On annual wages or salaries of \$37.50 the annual premium is 3 1/2 cents a week;
2. On annual wages or salaries of \$137.50 the annual premium is 5 cents a week;
3. On the annual wages or salaries of \$212.50 the annual premium is 6 cents a week;
4. On annual wages or salaries of \$287.50 the annual premium is 7 1/2 cents a week;
5. On annual wages or salaries of \$500 the annual premium is 9 cents.

Benefactions under the act are somewhat restricted. Thus old age pensions are paid to only those who have contributed for at least 1200 weeks and the disablement pension to those who have contributed for at least 500 weeks. It was thought that a wholly unrestricted pension scheme was too fearsome an experiment, the whole thing being at best so bold a leap in the dark and in defiance of sacred traditions.

This is the scale of German pensions according to classes:

Class 1	\$27.50 a year
Class 2	35.00 a year
Class 3	42.50 a year
Class 4	52.50 a year
Class 5	67.50 a year

Even in a country where living is as cheap, easy and comfortable as it is in Germany, \$57.50 a year as a pension is no great sum; but it is an income, a man can live on it in Germany, and every reform must have a beginning, often of a timid and feeble character.

There is also another matter to be considered. The Government collects and cares for the fund from which these pensions are paid, composed of the contributions of workmen and employers. It is thus in possession of an enormous sum of money. Much of this money it invests for profits in order to provide the pensions, but part of it is put into improvements for the benefit of the workmen for the sole purpose of improving their health and thus keeping down the pension payments. Is not that a most curious and suggestive fact? As a matter of mere business the Government uses a part (and a very considerable part) of the fund at its disposal to build sanitary homes for workmen, hospitals for workmen, and to fight tuberculosis among workmen. And largely from this cause have come those excellent, airy, well-lighted dwellings in which so many German workmen are comfortably housed in the cities. And if this Government has now found that to provide healthful dwellings is good business because thereby it can keep down the Nation's sick list, how great is the accumulated wrong that other workmen suffer and have suffered, being housed haphazard and so often in deadly environments? If the Old Age Pension had wrought no other good but merely to force attention to this vast, vital and fundamental housing problem, the world should call it blessed.

Germany, I need hardly say, did not arrive at these humane improvements without fighting for them. At best the whole thing was regarded

by the philosophers and wise men as a piece of sublimated folly. They knew perfectly well that any such scheme would be ruinous to the national character and an insupportable drain upon the national revenues. They not only knew it, but they could prove it, and they did, with the most obliging kindness. There is also a certain order of mind everywhere that regards every innovation as of the devil and detestable, being, it seems, quite able to see clearly that the way everything has been done in the past is the best way ever conceived by man, and if anyone says there is a better way he is a scoundrel and muckraker and let him die the death.

All such minds in Germany perceived that the thing was impossible, and said so. Moreover, there is that other school of thought that seems to believe the miseries of mankind to be his blessings, and that the way to improve the race is to have the greater part of it live in slums, crowded tenements, darkness, want and infelicity. These foresaw that if the Government undertook to support men in their old age there would be no incentive, and of course the world could not keep house without incentive. How could it? Unless a man were reasonably sure that his declining years would be passed amid the horrors of the Poorhouse, he would never do a bit of work. Nothing but the Fiend and the wholesome fear of the Scourge ever made anybody work. That was perfectly clear, and consequently Productive Industry would come to an end, and what would the country do then, poor thing?

But the Government was not greatly impressed by these arguments, being, as a matter of fact, not impelled to the pension idea by any process of reasoning but driven thereto by the rising tide of German Socialism, which the Government, having mind upon its army, desired to stem. Anyway, the thing was done. I hasten to reassure the timorous by declaring that so far as repeated and conscientious investigation can discover, it has not ruined the country nor depleted the revenues, nor impaired the national character. Productive Industry has not been paralyzed and there has been ample store of incentive. Undeniably in the last twenty years the condition of the German workman has very greatly improved; he has more comfort, more health, more joys. And this has been one of the greatest causes of his bettered situation.

FISH GET DRUNK ON WHISKY IN CREEK.

Fifty Thousand Barrels of Fire-water From Distillery Emptied Into Stream.

Scores of colonels living in the region of the town of Midway, Ky., have taken to water, and are obtaining their "soups" with fishing poles.

When Greenbauer's distillery, which, for some reason or other, was situated near the creek, was destroyed by fire, 50,000 barrels of fire-water were emptied into Elkhorn Creek, and the next day every fish that inhabited the creek below Midway had a "hangover."

The whisky floated down stream at the rate of two miles an hour. Fishermen along the banks noticed that the water suddenly was assuming the color of their own bait. They were astonished to see staid old members of the fishy family that had behaved themselves decorously for years suddenly flop out on the bank and attempt to climb a tree. Turtles came staggering up the slopes, pursued by crawfishes bent on a fight. Everything below the water line seemed to have been drinking like a fish.

It was a glorious day for the fishes, but a sad one for the fishermen. The former were too drunk to see the bait. Crowds lined the creek all the morning watching the antics of the fish.—New York World.

An Uncrushable Toad.

An experiment was recently made in the clay testing department of a machinery company at Bucyrus, Ohio, in which a toad was placed in a twenty ton brick press and was four times submitted to a pressure of 11,000 pounds without injury.

The question at issue was whether such a pressure would kill the toad or whether its ability to compress itself was sufficient to allow it to come out of the ordeal alive. The toad was first placed in a lump of granular clay and the whole pressed into a brick. After the huge press had done its work the solid brick was lifted from the machine and the toad waded its way contentedly, stretched its legs and hopped away.—Popular Mechanics.

Wages.

The Great White Bear gets a salary of \$25,000 a day, the Sultan of Turkey \$18,000, the Emperor of Austria \$12,000, the Kaiser \$11,200, the King of Italy about \$7200, the King of England \$6270, Leopold of Belgium \$1700 and President Roosevelt \$137. Napoleon's salary was about \$15,000 a day. The President of France gets about \$617 a day.

The Thing That Counts.

Every man feels instinctively that all the beautiful sentiments in the world weigh less than a single lovely action.—Lowell.