THE GREATER COLUMBIA.

Fair Buildings to Arise on the Heights of Bloomingdale.

The Great Urban University — How the Modern College Relies Upon Rich Citizens for Splendid Advances in the Future—Great Center of Culture.

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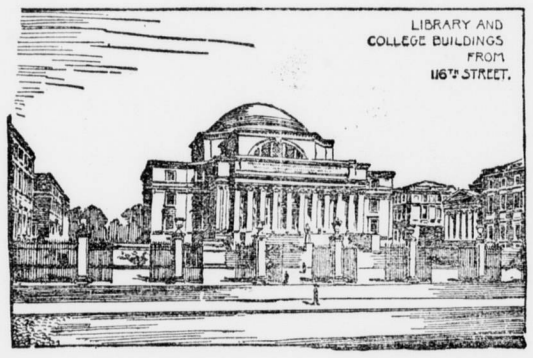
We are standing on the highest point of Bloomingdale Heights, New York city, facing one of the fairest prospects in the new world.

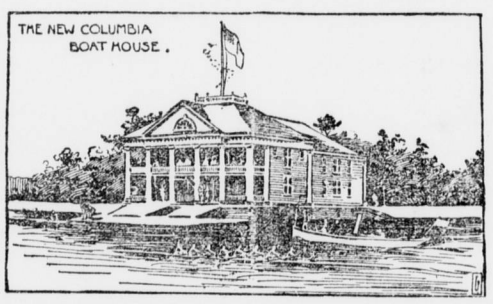
Away to the left, beyond the silver streak which one could scarcely believe to be a mighty river a mile and a half wide, tower the Palisades. Away to the right beyond a narrower silver streak, which marks the Harlem's ebb and flow, stretch the plains of Westchester county, Long Island and Connecticut. In the foreground rises to the left the Cathedral of St. John the Divine, the finest fane in all America. To the right is St. Luke's hospital, of which the pleasing tale is told that it was built for one dollar, given by a poor woman in grateful appreciation of the care which she had received in a city hospital, this forming the nucleus around which the thou-



sands of the rich gathered to forward so excellent a work. In the immediate foreground—not so high as the heaven-piercing spires of the cathedral, yet far broader than the mighty block of St. Luke's—there is a grayish-white granite mass of buildings which seem from this distance almost without break of green spaces and airy arcades. Just in the middle of the splendid pile rises from the lofty white wall a pure round dome. It is the dome of the library of Columbia college, a building capable of holding 1,500,000 volumes, second only to the congressional library in Washington, and as big as two of the famed Bodleian at Oxford, containing besides many of the offices of a great modern university, with $5,000,000, $6,000,000, or $7,000,000 invested in site and buildings, with $30,000,000 or $40,000,000 of endowments, with faculties and thronging students of law, medicine and pedagogy, of engineering and applied sciences, of political science, and of the more "human" arts pursued in a college proper.

But we must not anticipate, as they say in the stories.

This is a pen picture, not of the Columbia college of to-day, but of the Greater Columbia university as it will be five years from now, if the brave and hopeful plans of its friends and trustees are carried out. For the present the walls of two or three of the buildings are rising, while the cellars for one or two more are being dug; but on the second day of next month the grounds will be solemnly dedicated to American learning, at the same time that the corner stones are laid for the beautiful library which is being built with President Seth Low's splendid gift of



$1,000,000, and of the science building endowed with Frederick Schermerhorn's gift of $300,000.

The old idea of a university was a carefully guarded suburb of some tiny town, within whose grass-grown quadrangles, walled away from the hurly of the world, sage theologians paced in their long black gowns. The modern ideal university is a many-sided institution planted upon the edge of some big town, which furnishes every advantage in the way of hospitals, engineering works, railroads, law offices, courts, art exhibitions and other adjuvants of learning and culture. The day of Jena and Oxford is passing—at least so say the advocates of the modern—and the day is coming of the big city university, in Berlin, London, New York city and Chicago.

It is upon this theory that Columbia college, which five years ago, in spite of its generous endowments, was one of the second class institutions of learning in this country, is now to secure a place in the first rank under the presidency of Seth Low, who has twice been mayor of Brooklyn and more than once mentioned as a candidate for governor and even for president. In these five years the endowment of Columbia has increased more than $5,000,000. Its income from endowments and fees is something like $700,000 a year. What the total amount of its endowment may be it is difficult to tell, as so much of it is in lands and buildings of varying value; but the site which will be dedicated next month and the new buildings which are planned to rise thereon will cost from $5,000,000 to $7,000,000 without trenching upon the endowment in any way. Indeed, the general funds of the college are expected to double even while the fair walls of the new white city of learning on the brown rock-ribbed hills are rising.

President Low has shown how this may be done, and other wealthy citizens have taken the hint. Besides the Schermerhorn building already provided for, the closer association of the medical school of Columbia has brought to it $500,000 from the Vanderbilts and Sloans, and the erection of the Sloan Maternity hospital, which is practically an appendage of Columbia university.

If any wealthy citizen of New York wishes to build a gymnasium or an academic theater, or a school or a chapel or a dining hall, or anything of that kind, at a cost of from $200,000 to $3,000,000, he is quite at liberty to do so. Meanwhile the funds of the college will be used strictly for its educational purposes—and in providing for instruction Columbia deals with instructors with no niggardly hand. Realizing the cost of living in a great city and in such style as befits the man of culture and refined taste, the salaries of Columbia's professors are perhaps the highest in the country.

Columbia is not worrying at all about money, but is going straight ahead with the confidence that now as in the past whatever is needed will be provided.

In the development of the Greater Columbia, President Low and the trustees first obtained the finest site in the city of New York, 18 undivided acres, high on the breezy rocky hill ten miles from the trade center of the city. Here a space twice as big as Madison Square has been bought. Columbia has a pull with the legislature, and has secured an act forever guarding this site from being cut up by streets passing through it. The buildings are to be laid out in a formal way befitting the classic repose of their architecture, the library in the middle with its white dome dominating the group, the various schools and halls arranged about it, the academic theater in the rear.

About one-half of the site will ultimately be covered with buildings, the remainder left in broad, well-shaped spaces between them. For the present the magnificent groves of oaks and chestnuts, perhaps the finest in the city, will be preserved. The larger buildings, except the library, will generally be built about grassy quadrangles as sunny and quiet as those of Oxford itself.

Just across the street, north of the college grounds, already stands the teachers' college, affiliated with Columbia university; and to the west across the boulevard will be placed the new building of Barnard college for women, named in honor of the president of Columbia.

The students have caught the fire of emulation, and have arranged to build at the foot of One Hundred and Fifteenth street, quite near the site, one of the finest boat houses in the country; and with the athletic alumni they are expected to provide funds for the gymnasium which can be erected at a cost of $200,000.

Columbia's curriculum was long arrange on the old line of compulsory Greek, Latin and mathematics. In the new Columbia the utmost liberty of choice of subject will be given to the student, and every facility will be afforded for advanced study by men and women of mature age. The degree of bachelor of arts can hereafter be gained there by any student who is such an iconoclast as to believe that modern languages are as valuable to him as Greek; but he can get the Greek if he wants it, and all he wants.

The new Columbia and the new Chicago university, two great urban centers of culture, will be worth watching for the next few years.

JOHN LANGDON HEATON.

Not Qualified to Express an Opinion.

"Don't you think," said Miss Simfoni, "that Theodore Thomas is the best conductor in the country?"

And old Mrs. Flat replied, thoughtfully: "Well, I dunno as I ever rid in his car."—Boston Bulletin.

LIVE QUESTIONS.

A Series of Articles Contributed to These Columns by Advanced Thinkers.

COINAGE CONFUSION—FIRST PRINCIPLES AND COMMON SENSE APPLIED—THE MONEY QUESTION DIVESTED OF THE BEWILDERING ARGUMENTS WHICH BESET IT.

What is money? Simply a convenience. In itself it cannot be used as food or clothing. It is but a means to an end. Man invented money as an accommodation in the exchange of necessary commodities. He did not do this until commerce between people, distantly separated, made it a valuable convenience. Money is not a necessity in the exchange of the produce of neighbors.

The first money was not gold, silver, copper, nickel, metal of any kind or even paper. As money itself is a mere convenience, so is the selection of the substance from which it is made.

Moneys play the same part in commerce that railroads, wagon roads and rivers do. They facilitate exchange. Several means of transportation have been found desirable; so have several forms of money. Each is a convenience. All help mankind.

There is no form of money that is a measure of value. A day's labor is the measure of all values. The amount of labor necessary to produce a given amount of any substance necessary to the wants of man is alone the measure of its value. This is another indisputable fact and is the arch which supports all financial systems. It is the basis of commerce. If it takes five days' labor to produce ten bushels of wheat, that wheat is equal in value to the amount of silver or of gold that can be produced by five days' labor. This is nature's measure. It is the only measure. Any system of finance or commerce that does not recognize this inexorable law is faulty and must prove a failure.

The substances that have been used for money have been changed from time to time as man has found the one more convenient than the other. Convenience contemplates value, durability, etc. Gold, silver, nickel and copper are now

W. H. LITTLE.

the most convenient of the metals from which money can be made; hence they are used. They occupy the exalted position of money metals alone on account of their convenience.

The element of their convenience which causes disturbance is value. Their values change. Man has attempted to prevent this fluctuation by statutory provisions with invariable failure. Why? Because in his legal enactments he ignored nature's measure of value. If a man produces 32 bushels of potatoes by one day's labor and but one bushel of wheat by a day's labor, the value of the one bushel of wheat is equal to the 32 bushels of potatoes and double that of 16 of them. No statutory law can change this relative value.

To say that the supply of silver has increased is but to state that there is a good crop of silver; that for a given number of days' labor, delving in the bowels of mother earth, an increased number of ounces of silver have been produced. To say that the supply of gold has decreased is but to state the reverse.

A statutory provision cannot control the relative value of two commodities or the value of any single commodity. It is possible to fix a unit of measure by statute, but a unit of measure cannot be made from two different commodities the relative values of which inevitably fluctuate.

A unit of measure of intrinsic value composed of two substances is not a necessity, but is a mathematical and logical absurdity. It is no more ridiculous than it would be to try to enact and enforce a law that, there being four pecks in a bushel of wheat weighing 60 pounds, therefore there are four pecks or sixty pounds of oats in a bushel. Neither proposition is true. No difference which money metal is taken as the basis of the unit, the decision should be based on convenience, stability of value and durability the essentials. The unit fixed, all money metals can be freely used according to their real value, taken by nature's measure—a day's labor. Nothing else can be done. Much disturbance can be made by attempting to do something different, but it will end in failure and loss, perhaps financial disaster.

If silver is made the standard metal, gold will be no less valuable, and vice versa. The trouble is not that gold is the standard, but that silver is not unlimitedly accepted as money. That it is not unlimitedly accepted as money is because its friends insist on its being unlimitedly accepted at more than its value, measured by nature's measure (by the only possible measure).

Is not coinage unnecessary and the cause of confusion in the minds of many? The earlier moneys did not possess intrinsic value. But a very small portion of the present circulating medium has any intrinsic value. This could not be otherwise.

There is not enough of the precious metals to supply the money for the commerce of the world. It is not probable that there ever can be. If there was, the element of convenience would prevent their serving all the requirements of exchange. A money of superior convenience is a greater necessity to commerce than a money of absolute intrinsic value.

Primary money or money of intrinsic value is comparatively little used. The business of the world is practically done on paper. Banks are but corporations, their drafts being based as much upon the checks of individuals, firms and manufacturing and mercantile corporations as on currency.

The check of an individual, firm or corporation passes current not so much upon general knowledge of the bank account as upon the knowledge of the whole wealth of the issuing party, which in morals and law is a guarantee of the payment of the check.

The fiat dollars of the government are not taken unhesitatingly at par because of a knowledge that there is in the treasury gold, dollar for dollar. Every one knows that there is not $1 in gold in the treasury for every $10 of the government's promises to pay. All know, however, that there is behind every fiat dollar of the government the entire wealth of the nation.

The powers of taxation of the government are unlimited. It can take from one and all within its territory their last atom of property, if necessary to redeem its promises to pay. That fact, and not the comparative paltry amount of gold and silver stored in the treasury, is what keeps the government's promises to pay at par. In this respect it is no different from an individual. A man's checks and promissory notes remain at par so long as it is known that his total wealth, not his bank account merely, exceeds them in amount.

As to the actual value of paper money, it makes no difference whether it is sustained by individual or governmental fiat. The test is the real wealth that is its guarantee. That the government fiat is the better and more desirable is because the government's wealth is the greater and its amount is more accurately and universally known. This latter is what inspires the necessary confidence that makes it acceptable.

This matter of confidence is the weak feature in all fiat money systems. Before postoffices and post roads, ships and railways, telegraphs and telephones, the means of communication were so slow that dynasties were overturned weeks before the remote portions of the empire knew that new emperors ruled. Banks failed, and it was months afterward before their bills became worthless in distant provinces. Tardiness in the dissemination of intelligence created mistrust in the value of all money that did not carry its real value within itself.

Coin consequently has attained a firm position in the commercial world as the only safe money. Its inconvenience, however, prevents its becoming the only money. It is, in truth, but final money. It is not a circulating medium in the large or the popular transactions of commerce. The subsidiary silver, nickel and copper coins are the only mintings that freely circulate. Silver dollars are too large and heavy. Gold coins are too scarce.

Final settlements between large financial houses and between governments are effected in bullion. You deposit in any of the large banks or with the treasury of any nation a quantity of gold coin, and you are credited with its weight value only. This was once true of silver coin also. It would still be true had not the fiat in a silver dollar become so large a portion of its stamped value that any deficiency in weight is now of no more consequence than would be a deficiency in the weight of paper in a treasury note.

Now, if coin is but final money, and as such it is treated only as bullion, what is the sense of coining it? Why not have the government stamp each brick, pig or ingot presented with its weight and purity simply? If the party presenting the bullion desires to store it with the government and wants a circulating medium or certificate of deposit in exchange, give it to him. The government treasury, as far as gold is concerned, is but a warehouse, for it takes it in and pays it out as bullion value.

The government's gold warehouse certificate would pass as current as the bullion itself, as the bullion could always be secured when it was desired. Treat silver the same as gold. Accept all that is offered, stamp its weight and fineness upon it, and issue warehouse certificates against it.

Make one class of these certificates legal tender. It makes no particular difference which. This would change the money nomenclature, but names are only conveniences. We would not have dollars and fractions thereon, but the unit would be a grain and its multipliers.

Hence transactions would be made in grains of gold, or according to the metric weight system. An individual promissory note would read: "Thirty days from date I promise to pay John Doe 10,000 grains of gold (or 320,000 grains of silver, if silver is made the standard), with interest at 6 per cent per annum. Value received." Prices of all articles would be reckoned in grains instead of cents.

The fluctuation in the market value of the metals is as well provided for in this proposed system as now and as well as it is possible for man to provide. When you agree to pay $5 now, you really agree to pay so many grains of gold or of silver, and the payment is so made, for if you liquidate the indebtedness with a treasury bill the payee can step into the nearest bank and secure his gold or silver coin which contains the requisite grains of bullion.

The unlimited use of each metal and the fact that there is not enough, both taken, to supply the demand for money would hold their values as steady as is possible. The chance of fluctuation exists in every business transaction, and experience has proved that it is less in gold and silver than in any other commodity which is convenient for money. Between these two it is less in gold; hence to that extent gold is the preferable standard.

W. H. LITTLE.

St. Louis.

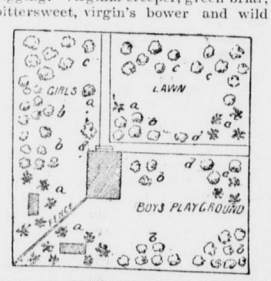
COUNTRY SCHOOL YARD.

How It May Be Converted Into a Thing of Beauty.

An energetic country school-teacher for wishing to make the yard more attractive has, according to the Orange Judd Farmer, to contend with the following conditions: The yard comprises one square acre with the road running along two sides. The views to be obtained are not particularly desirable, being simple rural scenes. The building is a neat wooden structure 30x50 feet. Not much money or time is available so the trees and shrubs must be inexpensive, and some of them obtained from the neighboring woods. The idea is to cheaply and tastefully ornament the grounds without impairing their usefulness as playgrounds, to give the children a knowledge of plant growth, and to teach them to appreciate common trees and shrubs.

First lay out the walks. To insure their being used make them perfectly straight. A gravel walk is cheapest and is fairly serviceable in all kinds of weather. A neat fence is an absolute necessity to keep off stray animals. The school is a home for the children for a large part of the day, so the playground ought to be ample. Let the general playground for boys and girls occupy the space east of the schoolhouse. The part marked lawn, is designed for a stretch of velvety turf as neat and well-kept as possible. This, if beautiful, gives character to the whole. While no keep off the grass signs need to be placed there, playing on that part of the yard must be restricted. The space marked girls is to be separated from the remainder by shrubs and trees. A secluded spot is thus provided where the gentler sex can keep their treasures, and can play house and other games suitable for young girls. As costly plants are out of the question most of them must be small and common. Native trees and shrubs are generally about as attractive as foreign ones, and are infinitely hardier and easier to make live. It is well to have a good variety of trees, though the grounds need not be made a sort of museum. Maple, oak, elm, beech, walnut, linden and tulip are all desirable deciduous kinds. Oaks and walnuts are best grown from the seed. For evergreens, spruce, white pine and hemlock in the order given are most suitable. There are other desirable kinds but those named should by all means predominate. In the accompanying plan, places for the various trees are indicated. Other varieties, however, may be substituted. For the shrubbery, lilac, barberry, snowball, and syringa taspirae can be used to good advantage. Among native shrubs, osiers, sumac, dogwood, witchhazel, juneberry and hazel nuts may be planted. It would be a pleasing combination to plant wild flowers, hepatica, wakerboin, violets, adder tongues, etc., in these wild shrubberies. By all means set out nothing but hardy plants which will take care of themselves from year to year. Flowers and foliage beds need too much attention, and besides are bare a good share of the year.

A great many plants can be found in the woods which may be had for the digging. Virginia creeper, green briar, bittersweet, virgin's bower and wild



PLAN OF IMPROVED SCHOOL GROUNDS. a, Evergreens. b, Shrubbery. c, Deciduous trees. d, Ornamental trees. e e, cut leaved birch.

grapevines can be made to produce fine effects on fences and outbuildings, or on rubbish or stumps in the yard. Let the children experiment somewhat with plants, as it is not desired that the yard be a stiff, formal affair suitable for a large city. Carefully set out and trim everything. Some one who has had considerable practical experience should be secured to assist in this part of the work. The object in arranging the plants should be to secure as natural an appearance as possible. Much must depend on the teachers who have charge of the school, though it is desirable to have an enlightened and energetic school board..

The foregoing may not be exactly applicable to every school yard, but it gives suggestions which if adapted to local conditions will convert barren and unsightly school yards into things of beauty. The moral influence upon the children of such surroundings is worth all the improvement costs. Having gained the committee's consent, the teacher should talk the matter up with pupils and parents, and get them to donate trees and shrubs so that the cost for purchased stock may be light. Then have a field day, when the work of setting out the plants shall be done by parents and pupils, the ladies to furnish a little lunch after the work is done, followed by appropriate exercises from the children. This will add interest to school, and be of value as an educator to the children. In Germany this idea is carried to the extent of school gardens or orchards in which the pupils are taught the rudiments of practical horticulture, grafting, budding, etc.

Color of Man's Hair.

Dr. Beddoe said that there was a distinct relation between man's pursuits and the color of man's hair. An unusual proportion of men with dark, straight hair enter the ministry; red-whiskered men are apt to be given to sporting and horseflesh; while the tall, vigorous blonde men, lineal descendants of the Vikings, still contribute a large contingent to travelers and emigrants.