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Ford Hall Folks

Vol. I. No. 13.

March 23, 1913.

Price Ten Cents.

RESPECT FOR WHAT YOU DO NOT KNOW.

Have you ever noticed how some people will quickly make an unqualified statement which covers a whole field of facts concerning which they may know next to nothing? It is the same type of mind that readily consents to tackle almost any kind of task that may be presented.

The old saying has it that "fools rush in where angels fear to tread." And it is always most exasperating to undertake to deal with persons of that kind in an effort to get them to have at least a little bit of respect for what they do not know.

But the tables are frequently turned by the man who didn't know all the facts of the situation, nor have the requisite ability to meet them. Simply as the result of the faith and courage which plunged him in where more timid souls remained standing on the brink, he learns all the facts, and acquires the necessary ability by actually dealing with the situation instead of resting content with his own or somebody else's measure of it.

The experience of a friend of mine illustrates the point. He was thought very rash to start in business for himself as a manufacturer where the competition was superlatively keen, with none but borrowed capital, and that very insufficient, without any shop experience of his own, and, as many thought, without possessing the requisite ability. But he rushed in where his angel friends feared to see him tread and in a dozen years made the greatest and quickest success ever known in that line of industry. And he confessed to me that, had he known from the beginning what he afterwards learned, he would never have had the courage to start, nor would he now be willing to go through such an experience again.

All of which goes to show that, while it is fitting to manifest a decent respect for what you do not know, it is not well so to reverence your ignorance as to let it paralyze the motor nerves of character and thus hinder you from walking straight into the situation where you will speedily learn those things that you didn't

know, and also, if you have the right stuff in you, acquire the ability to handle them.

But woe be to the unfortunate that doesn't know and plunges, and then is unable to assimilate the new knowledge and apply it to the end in view.

NEXT SUNDAY'S SPEAKER.

John Cowper Powys, M.A., of Cambridge University, England, is to talk to us, next Sunday evening, about the "Social Message of the Modern English Writers," meaning Bernard Shaw, H. G. Wells, Chesterton, and the rest. An interesting topic treated by a brilliant and magnetic orator!

Robert A. Woods,
South End House, Boston.

"During the past five years a very marked change has taken place in the spirit of the Greater Boston community. Our breadth of mind has ceased being merely a matter of tradition, concerned with matters of relative indifference.

"We have learned to be tolerant in present-day terms about living issues. We have found out that we ourselves, for our day, had been in the same intolerant attitude toward the convictions of our contemporaries as we condemn without question in the attitude of former generations. Now the rights of debate are beginning to be granted by all honest people to all honest people, even with regard to their uppermost interests and their undermost convictions.

"The Ford Hall meetings have been one of the chief influences in bringing about this truly humanizing result; and the high qualities of the result have their appropriate source in the Ford Hall leader. The free platform of Ford Hall finds its true definition in his emancipated personality.

"Ford Hall stands for the creation within the being of each of us of an inner free forum of the mind and heart where our antagonists—whatever they may be—shall have their chance with us."

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Following Commodore Miller came George W. Coleman, director of the Ford Hall movement in Boston, who boomed the Cape Cod extension which is in prospect. He eloquently portrayed how such an exposition would inform and reveal to the people of Massachusetts

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REV. ALFRED WISHART.

Rev. Alfred Wishart, Minister, Fountain Street Baptist Church, Grand Rapids, Michigan. "I desire to express my congratulations to you and the hope that this movement will continue to be a power for social betterment and practical Christianity not only in the city of Boston but throughout the country. You have conducted this movement in a catholic, sympathetic and intelligent manner. I believe it has helped to bring about a mutual understanding between those classes of citizens widely separated by economic conditions and social theory."

John J. Sullivan. "When we enter Ford Hall there seems to dissolve like surface shadows those religious, social and class inheritances that bind and hamper us in our outside relations. Divested of these we meet simply as men and women, children of a common parent, as members of the human family. . . . Intercourse with these men and women and with each other breeds a knowledge of the fact that the hope of our country, yes, of the world, of which it is a component part, lies in the extension of this spirit of inclusiveness that Ford Hall stands for."

Rev. O. P. Gifford, D.D., Brookline Baptist Church, Brookline, Mass. "Ford Hall is not only a measurer of movements; it is a creator of sentiment; it performs its double mission with fidelity and success. May it always be dynamic, never static. Your baby has now cut its teeth; add meat to the milk diet. 'May good digestion wait on appetite and health on both.'"



LEVI POWERS.

SOME SUGGESTIONS FROM GERMAN AS TO NECESSARY NEXT STEPS IN SOCIAL LEGISLATION.

(Address of Rev. Levi Powers of Haverhill at the Ford Hall Meeting, March 16, 1913.

Are there any necessary next steps in social legislation? Is such legislation free to go wherever it wills to go? I believe there are necessary steps. I believe in the evolution of society. It is necessary for us to govern along a predestined way. I am a believer in the economic interpretation of history. The economic ideas and ideals do not necessarily have a place in the human conduct of individuals and nations, but I believe the great movements of history are to be explained by economic causes. I believe that there is no nation that ever does anything until it has to. Now we are rapidly approaching the time, it seems to me, when we may take some forward steps here in America. I do not believe that any nation has the advantage in everything over any other nation. There is something we can learn from all nations.

Take the fundamental things and make a slight comparison between this country and Germany. There are four equalities that are very desirable, four which the world has been moving toward very slowly but nevertheless very surely. (1) Equality before the law. We practically have that now theoretically in all states of this country. As a matter of fact, of course, we do not have it in any country, and if you will be patient a moment I will indicate why. If we make a comparison between Germany and the United States in equality before

law, I think there advantage in German hand, in the matter which is perhaps important, because things in the future great advantage to have no hereditary offices are open to in this we have a large over German is the matter of strength though it does not much, is the one to say, which people more than any great fraternity in the fact that most important people have ranks.

Then there is, most important the equality. As James Bryce has necessary connectic equality and that I have men there is a very tion. You cannot fore the law, for have these vast which you have prize fight in the fair as in a case \$10,000 lawyer up What show has \$500 lawyer?

In the matter and in the here being made to other directions I again has every United States. In Germany, I desirable. They dice. Moreover, the high position country—where higher position the country. There these things in vantage. On the a means of com of civilization— very good tests. duction of wealth money faster in are anywhere eltion of all waste—Germany leads intellectual elev I think German, the practical through the end and order, German Can you think



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Rev. Levi Powers of Halle, the Ford Hall Meeting, March 16, 1913.

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law, I think there is some slight advantage in Germany. On the other hand, in the matter of political equality which is perhaps even more important, because it is the key to all things in the future, we have a very great advantage in this country. We have no hereditary ruling class. We have no great caste system. All our offices are open to all our people and in this we have a very great advantage over Germany. And then there is the matter of social equality which, though it does not amount to very much, is the one possession, strange to say, which people seem to strive for more than any other. We have a great fraternity in this country due to the fact that most of our so-called important people have come up from the ranks.

Then there is, to my judgment, the most important thing of all, economic equality. As great a man as Mr. James Bryce has said that there is no necessary connection between economic equality and these other equalities that I have mentioned, but I think there is a very fundamental connection. You cannot have equality before the law, for instance, when you have these vast inequalities of wealth which you have now. There is no prize fight in the whole world so unfair as in a case where you have a \$10,000 lawyer up against a \$500 man. What show has the man with the \$500 lawyer?

In the matter of economic equality and in the increasing effort that is being made to prevent inequality in other directions I think that Germany again has every advantage over the United States. There are many things in Germany, I realize, that are not desirable. They have religious prejudice. Moreover, women do not occupy the high position that they do in this country—where woman occupies a higher position than any in any other country. There are a good many of these things in which we have the advantage. On the other hand, take as a means of comparison, the five tests of civilization—and I think they are very good tests. One is the rapid production of wealth. They are making money faster in Germany than they are anywhere else. In the elimination of all waste—human and material—Germany leads the world. In the intellectual elevation of their society, I think Germany is ahead. Also in the practical enjoyment of life through the enforcement of the law and order, Germany leads the world.

Can you think of any better tests than

these tests? Certainly they are desirable tests. Now there are three things in particular that I am going to call to your attention tonight, three steps I believe we must take in this country, where Germany leads not only America but all the rest of the world. First, is in this regard: They know over there what is the proper function of the government. The government there is doing a great many things that is not being done in this country and that a great many people in this country think it is dangerous to do. Germany is the only country where, without any experimenting at all, the people at once took over the telephone and the telegraph. Nearly every other country in Europe experimented along awhile with private ownership, and today practically all of them, with the exception of Spain, have had to come to government ownership. In England, you know, the government owned the telegraph a long while ago. Only last summer they took over the telephone. This country of ours is spending a vast amount of money paying people to lie about things. You have read in the papers that the government ownership of the telegraph in England was a failure. Well, that was in part true, for it was competing with the telephone. How about this country? With the Western Union trying to crush it out, the telephone went on for 25 years. Which was it that won out in the end? It was the telephone that beat the telegraph. How much better, if instead of the telegraph selling out to the telephone the government had taken them both over!

Then, take the matter of railroads. I think that the railroads were first taken over in Germany largely from military necessity. Possibly from business necessity. They were not taken over by the nation as a whole. Bismarck wanted to do it but the socialists would not let him, simply, I think, because they thought Bismarck was trying to get ahead of them and rob them of the credit for this move.

Probably he was, but nevertheless he proposed some very good things and for that reason the socialists themselves have come to accept them. One of them was the national ownership of the railroads. I believe that the railroads in Germany are better run, when you consider the welfare of all the people, than anywhere else. First of all, there is greater safety. You would have to travel five times the distance between here and the sun in order to get killed in a German railway accident. (Applause.) In the

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The address of given by Charles M president of the Sa of Trade, followed by who outlined plans God board of trade. tive Charles L. Gif first Barnstable dist the development of John J. Morgan con subject of what ad do for the Cape; an J. W. Miller, vice the canal company vistas of possibility ne was graphic, i mpressive.

United States you have only to travel half the distance from the earth to the sun to meet with a similar accident. There is no duplication of roads in Germany. There are no rebates and no dividends have to be paid on watered stock. On the whole the development of the roads have been made to fit the needs of the people better than in this country. Take the freight rates. The freight rates in Germany are one-third for the same distance that they are in England. One of the reasons for Germany's great superiority today in business is due to cheap freight transportation.

Then take the matter of tariff for passengers. They have four different kinds of classes and three different kinds of speed and you pay according to what you want. There is nobody who cannot travel first class in Germany if he wants to pay for it—and they do not have Jim Crow cars in Germany. Under the fourth class rates in Germany—of two-thirds of one penny a mile—a man can come in and take pretty near all his household goods with him. Practically 60 per cent. of all the people in Germany travel fourth class, for 2/3c a mile. I believe that the state-owned roads in Prussia are today the best managed roads in the world. To be sure, they do not run them entirely for the benefit of the people. They have a great amount of taxes to pay in Germany and they get \$160,000,000 of it through the railroads. But even so is it not better to have \$160,000,000 a year to lower your taxes than have all this profit go into private hands? By owning the railroads the government has also been able to develop canals, something which, as you have discovered, we are not able to have in this country. If we had canals to correspond with those of Germany we should have thirty waterways stretching from the Atlantic to the Pacific. On account of the low freight rates which the German business men get because of these canals, the German people save \$150,000,000 a year. Isn't that some advantage to somebody? We can never develop our water-transportation, which is the cheapest transportation, so long as our railroads are in private hands.

To be sure, we have had a wonderfully rapid development of our country for this very reason. There was this immense country of ours, a large amount of vacant land, which had to be developed quickly and the men who owned the land could not wait and the only way in which it could be developed quickly was by offering large inducements to private capital to do it. We did that and railroads developed very

quickly and made an immense amount of millionaires. Was it all necessary? I sometimes doubt whether it was worth the price considering what we paid back. We gave these railroads more land in order to induce them to build. In addition to that they paid no taxes for twenty or thirty years, and in addition to that they killed 40,000 or 50,000 people every year, for which they gave no compensation. Thus we had a wonderful development in our railroad in this country. *But we paid for it.* The railroad question is settled in Germany. Is the railroad question settled in America? Is it settled in New England today? I do not think it is necessary for me to answer that question. Furthermore, it will not be settled as long as you leave this public function under private control. (Applause.)

Again, as you know, in Germany there is a vast amount of public land which is devoted to forests and from which the people derive a large revenue.

We have a billion acres of public land; it costs us \$3,000,000 to administer it. We get back 1 1/2 million. We are improving. Still the contrast, it seems to me, is rather striking between Germany and the United States. Again, as you know, they have had the parcel post in Germany for a long while. We had a very great struggle to get it here. Even the very well-meaning, intelligent people thought it was a dangerous thing for the government to do. At any rate, the government is paying 60 or 70 millions a year more for having this business done for them than the express companies pay for having their business done. When our government owns the railroads we can make a better comparison. In Germany the government goes around and collects parcels as well as delivering them. In fact, the government in Germany is doing a vast number of things to accommodate the people that we have not yet even begun to think of.

Coal mines are owned by the different states. I wonder why we can be so stupid that we permit this absolutely necessary fact in human society to be monopolized by a few people? I think we are coming to see the need of state-owned coal mines. Even more imperative is government ownership of water power. In Germany they have taken the control of that in a way that will conserve this power which God has put under the sun for all the people. Again, in Germany they have developed labor exchanges all over the country so that a great waste of hu-

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...to the outer edge of the break... Cape Cod Board of Trade.

Palmouth (Mass) Independent

made an immense amount of money. Was it all necessary? I doubt whether it was worth the price considering what we have done. We gave these railroads in order to induce them to build in addition to that they paid us twenty or thirty years, and then to that they killed 40,000 people every year, for which we gave no compensation. Thus we retarded development in our country. *But we paid for the railroad question is settled in America? Is it settled in England today? I do not think it is necessary for me to answer that. Furthermore, it will not be long as you leave this public land under private control. (Ap-*

As you know, in Germany a vast amount of public land is devoted to forests and from which the people derive a large rev-

There are a billion acres of public land which costs us \$3,000,000 to administer. We get back 1½ million. We are saving. Still the contrast, it is rather striking between Germany and the United States. As you know, they have had a long post in Germany for a long time. They had a very great struggle here. Even the very well-intelligent people thought it was a dangerous thing for the government to do. At any rate, the government is paying 60 or 70 millions a year for having this business in Germany rather than the express company for having their business in Germany. Our government owns the land and can make a better company in Germany than the government can. In Germany the government collects parcels as they are being given over to them. In fact, the government in Germany is doing a great many things to accommodate the people that we have not yet even thought of.

Land is owned by the different people. I wonder why we can be so stupid that we permit this absurd fact in human society to be monopolized by a few people? I am coming to see the need for national coal mines. Even more so for government ownership of them. In Germany they have government control of that in a way that we do not. We reserve this power which we have under the sun for all the time. In Germany they have government exchanges all over the country but a great waste of hu-

man energy among people trying to find work is saved.

What is true of the state and the nation is also true of the cities. Natural monopolies are pretty largely owned by the cities in Germany. German cities are the finest in the world. Why? That is the important question. I think that the chief explanation is this. They have a good deal more money to spend than we have. For this reason. They own a great many productive enterprises—such as the street railway, electric light and gas light—65 per cent. of all municipal monopolies are owned by the municipalities themselves. In this country only about 3 to 5 per cent.

In Frankfort where they have their own electric light plant, the city made \$700,000 last year out of it. I do not think that was a good thing to do. Service should have been given to the people at pretty nearly cost. But isn't it better to have \$700,000 with which to make the city better—better streets, better school houses and the like than to have it go to a few individuals who would build yachts for their own selfish pleasure? Consider what you have to pay for. You have the Elevated Road here in Boston. I was reading the other day an article which stated that they had 70 lawyers on their payroll at an average pay of \$5,000. Reckon that up. \$350,000. What are these lawyers doing? They are seeing that nothing is done against the railroad. (Applause and laughter.) We know how well they control the newspapers. Very few things get in there that they do not want printed. Again, in Germany there is nothing that a German city cannot do. Every time you want to build a school house here you have to go to the legislature. In Germany the cities do just as they feel they ought to do and want to do. Many German cities own two or three times as much land as they have built upon. It is unconstitutional in Massachusetts for a city to own any land. Don't you think it is time we went down to the legislature and changed that thing? How else are we going to improve housing conditions? These are some of the things, it seems to me, that are necessary steps if we are going to live together as we ought to live.

Another thing, one of the most important things that Germany has done is in the matter of social insurance. Germany leads the world in this regard. About 30 years ago they began their plan of insuring against nearly every possible contingency that you

could think of. What are the results? From 1878 to 1908 the population of Germany increased by 19,000,000; nevertheless in 1908 with 19,000,000 more people there were actually 32,000 less deaths. I do not know of any other nation that has a record to compare with that. That is one of the things that keeps the Germans at home. The Germans are not going away from their country in these days in any great numbers. The human factor is the greatest factor in the prosperity of any nation. That it pays to be good, it pays to be decent and that the nation that takes the best care of its men and women is the nation that prospers most in the mere dollars and cents is perfectly clear. (Applause.) Isn't it funny that that very simple thing should not be seen more readily? The working population in Germany is insured against practically everything. They have three special insurances against sickness; this was the first kind of insurance that went into effect in Germany. They said it is better to keep people well so that they can earn money than to try and cure them after they are sick. So 30 years ago they began to insure against sickness. This is very important. It is very difficult for an individual to provide for himself when ill. I suppose there are four people insured against a pauper's funeral to one that is insured against sickness. But I am so sure that they will take care of this body of mine without any worry to me that I do not care much about insurance against pauper burial. I should like to be insured against sickness. Not over one-third of the wage-earners in this country are insured against sickness. In Germany there were 4,000,000 people insured against sickness out of a possible 13,000,000 wage-earners. Of that 4,000,000 250,000 could not keep up their payments. They got sick and they could not pay their insurance and their insurance lapsed. So there were seen to be 250,000 sick every year among those who were struggling to insure themselves against sickness. No poor man can afford to be sick here in America, and the result is that people keep on working when they ought not to work. A man gets all run down and what else is there that can cure him than this: Good food, good air, good nourishment. Food, rest and air all cost money. If you were a doctor and a man should come to you with consumption, what would you say to him? You would say: You have got to die. I do not know what else you could say. In Germany every working man

is insured against sickness. He pays two-thirds of it himself and the employer pays the other one-third. Here is a rather curious thing. When there was a revision of this rate about a year ago, the government proposed that the employer should pay one-half and working man one-half and the socialist party opposed that. They wanted to keep it just as it is, the working people paying two-thirds. Probably they had sense to see that the working people pay for it anyhow, and they wanted to have them get the credit. (Applause.) It costs about 10 cents a week for the average worker to be insured. What are the benefits? First of all they have free medicine and free doctors for life. They have one-half pay in case they are sick. They have treatment in sanitariums and hospitals. They have 900 places where people can be sent for rest. There is the maternity benefit. Germany is the only country that sees to it that woman has a proper chance for life and that the baby gets a proper chance for life when a little one is expected. The woman remains in the hospital from two weeks before until six weeks after the baby is born.

Then there is the funeral benefit; and, in addition to that, the family benefit to cover the expenses of every member of the family. All this is the result of this sickness insurance. The doctors in the countries that have this social insurance are enlisted on the side of health. We use our doctors rather badly, I think. We graduate a very large number of doctors and then we send them into the world, saying, "Find some sick people and get them well or go hungry." Naturally, they have to find some sick people. For the 26 years ending in 1910, 92,000,000 cases of sickness were cared for in this social way in Germany at an expense of \$1,110,000,000. It has been one of the cheapest things that Germany has ever done.

Then, there is the accident insurance in Germany. This is all paid by the employer. And why not? Why should not this expense be paid by the employer? When machinery is scrapped the employer pays for it. When he scraps the human factor why should he not pay for it? I do not see any reason why not. It is added to the cost of production. The pension is two-thirds the earning capacity of the man who is insured against accident as long as the injury remains. In some cases his full earning capacity is covered. The pension comes as a pension and in a limited sum. That is a very good thing. It seems to be

rather a dangerous thing to put into the hands of a person a big sum which would not be well used. So in Germany it comes along as they need it. In the case of death from an accident or from sickness this is what happens. This went into effect in Germany last year. The widow in every case gets a pension until death or remarriage of about two-thirds of the earning capacity of her husband. If there are any children each child is also provided for. In Massachusetts they are wondering whether it is wise to have widows' pensions. There is a group of ladies who are running the Associated Charities of Boston who are anxious that these widows should not be pauperized. They are living upon the incomes of money that has been given to them, nevertheless they are very anxious that these women who have children should not be pauperized. In Germany they have come to see that the men who produce the wealth of the country have earned insurance by producing that wealth. Insurance is given not as charity but as justice. I want to add that in my judgment this is the only sane thing to do.

Here is a mother left with three or four children—let us take a real case that I came across a year or so ago. I found that this woman had been left seven years before, with four children. She had struggled for seven years working in shoe shops, until she had been all worn out. She was almost gone. It was necessary to send her to a hospital. One of the daughters got into trouble and had to marry. A boy had become a delinquent in school. A judge of our city told me, about that time, that he had to send 11 times as many boys to the House of Correction in the city of Lawrence on account of the death of their parents as he had from all the rest of the community. The whole thing is this. The mother is in the shop and the children are in the street and the inevitable happens. Wouldn't it be much better to pension mothers and let them stay at home and take care of their children? It would be not only more humane to the mothers but more just to the state. (Applause.)

Again, in Germany, they have the old age pension. It is a little different than what it is in England. In England a person at 70 received a gift of \$1.12 from the state. He pays nothing himself. In Germany each person who expects an old age pension must contribute, according to the wage he receives. Consequently, the pension enables him to continue to live in the

... to make out. It is stated that in 1837 there were 150 sea captains in one town on the Cape, and we all know the character of sea captains and of information which they brought to the Cape.

The railroads have for Cape Cod. Five years ago New York, New Haven and Hartford railroad put out an advertisement in the following words: "Go to the Fall River line." They received 2,000 in the Cape, and the other 2,500. Inside of three years every country in the world except Patagonia and Iceland has some inquiry. Even in the Philippines we have information and later on the Cape. The little railroad, entitled "Quaint," is a most artistic and beautiful suggestion of the Cape, which is for the benefit to the people of the railroad, who on the value of the fares.

Over \$100,000,000 of money comes into Cape every summer.

Dr. Thomas, the noted geologist, of New Zealand, New Jersey, who was at the Cape who had always in the Cape as a heap of sand glowing terms of the woodland, farm land and scenery. He said he would deem any soil which contains 91 per cent. of air and proper treatment. Cape was far from the best soil for some crops including fruit, alfalfa, peanuts, etc.

The address of the Cape given by Charles M. president of the Sanitary board of trade, followed by the Cape board of trade. I have Charles L. Gifford, first Barnstable district, the development of the Cape; and John J. Morgan, vice president of the Cape; and J. W. Miller, vice president of the Cape, the causal company, the vistas of possibility for the Cape was graphic, far more impressive.

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Palmouth (Mass) Independent

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a dangerous thing to put into the hands of a person a big sum of money which would not be well used. So in any case it comes along as they need it in the case of death from an accident or from sickness this is what is provided for. This went into effect in Germany last year. The widow in every family gets a pension until death or re-marriage of about two-thirds of the earning capacity of her husband. If there are any children each child is provided for. In Massachusetts we are wondering whether it is wise to give widows' pensions. There is a large number of ladies who are running the Boston Charities of Boston who are of the opinion that these widows should not be pauperized. They are living upon the incomes of money that has been given to them, nevertheless they are anxious that these women whose children should not be pauperized. In Germany they have come to the conclusion that the men who produce the wealth of the country have earned their income by producing that wealth. Income is given not as charity but as justice. I want to add that in my opinion this is the only sane thing

There is a mother left with three or four children—let us take a real case that came across a year or so ago. I think that this woman had been left a widow years before, with four children. She had struggled for seven years working in shoe shops, until she had almost all worn out. She was almost blind. It was necessary to send her to hospital. One of the daughters went into trouble and had to marry. The other had become a delinquent in the city. A judge of our city told me, at that time, that he had to send as many boys to the House of Correction in the city of Lawrence on account of the death of their parents as he had from all the rest of the community. The whole thing is a failure. The mother is in the shop and the children are in the street and the trouble happens. Wouldn't it be better to pension mothers and let them stay at home and take care of their children? It would be not only more humane to the mothers but also just to the state. (Applause.)

In Germany, they have the old age pension. It is a little different from what it is in England. In England a person at 70 received a gift of money from the state. He pays nothing for himself. In Germany each person who expects an old age pension must contribute, according to the wage he receives. Consequently, the pension does not force him to continue to live in the

manner to which he has been accustomed. The American theory is pretty good—that you pay a man enough wages so that he can save something and when he gets old he will take care of himself. *But it does not work.*

It is proven that the best citizen is not necessarily the man who scrimps and starves his family in order that he may be provided for in his old age. The best citizen may be the man who spends every dollar in seeing that his children are properly cared for. In Germany 2,000,000 people have come in for \$95,000,000 since this old age pension went into effect. The cost of Germany's whole system that I have been talking about, sick benefits for everybody, old age pensions for widows and children, all these benefits, including old age pensions, costs only one-third more than we are paying to our veterans of the civil war.

Now, there is another thing that we ought to learn from Germany—obedience to law. Germany has been a military nation and the first words you want to learn if you are going to Germany are *Es ist verboten*: It is forbidden. Some one has figured out that there are more things prohibited in Germany than there are permitted. (Laughter.) The Germans have a great deal of respect for law and order. Also in Germany the children are taught to obey in the home. Some one has said that in Germany the father is the head of the house, in England the oldest son is at the head of the house, in France the wife is the head of the house and in America the oldest daughter. (Laughter.) The word obedience that is taught in the home is further taught in the school, and when the school is through the army takes it up; and by the time that the army has gotten through with the German young man he knows perfectly the familiar words *Es ist verboten*. When a German sees that a thing is forbidden he knows it is forbidden. When an American sees it he does not believe it. He goes in and tests it out. He finds it is forbidden in Germany.

In Germany there are five kinds of police to prevent fire.

We had an explosion three years ago. They were transporting some dynamite and blew it up, causing a great deal of damage. They got five commissions at work trying to find out how it happened. It seems to me that having five kinds of police to prevent its happening is rather better than our way of trying so hard to discover afterwards why it happened. There is a great deal in the difference

of point of view. Every nation wants liberty. I suppose every nation thinks it has it. Some think the Germans have not any liberty. England thinks that. The American's idea of liberty is his right to stick his umbrella into peoples' ribs; the German's idea of liberty is his right to keep his ribs intact. Laws have been in force so long in Germany that it seems to be a habit to obey. I taught school once in a German community. All my boys and girls were German boys and girls. For the whole winter those 60 German boys and girls gave me less trouble in the way of discipline than ten fine Christian Yankees have given me in one hour of Sunday School. (Applause.) The reason is this. These German boys and girls knew that if they got punished in school they would get punished again when they got home. The parents would back up the teacher's authority. In a school in New Jersey, not long ago, one of the boys was disciplined and the mother sent word that, as soon as she had time she was coming down to the school to knock the slats out of that teacher. Back up your teachers and make it easier for them to maintain discipline. (Applause.)

When you go to a German hotel, the waiter brings you a card upon which are these questions: Who are you? Where do you come from? What is your character? The last question means: what is the character of your business here? That card is sent out to police headquarters. Afterwards, you may be a stranger but you are known in Germany. If you have a friend in Germany in any city you can find out exactly what he is doing by telegraphing the police. They know what he is doing. A German physician, whom I met, told me this story. He was studying in Berlin and he wanted to go to Leipzig. He started off very hastily; said nothing to his landlady and was gone three days, and when he came back he apologized to the landlady and said: "I am very sorry that I gave you so much trouble." She said: "No trouble at all. When I saw you did not come home the next morning I sent to the police headquarters and they told me where you were."

There is another thing. They have 300 murderers a year in Germany and they probably punish 287 of them. We have 8000 and we punish 300 of them. There are probably more people arrested in Germany in proportion to the population than any other country. Why? Because there are more laws to be broken. It is a crime in

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Following Commodore Miller
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tor of the Ford Hall movement
in Boston, who boomed the Cape
Cod extension which is in prospect.
He eloquently portrayed how such
an exposition would inform and
reveal to the people of Massachu-

Germany to throw the ashes of your
cigar on the street. It is a crime to
tear up your letters and throw them
on the streets in Germany. There are
hundreds of crimes of that sort in
Germany and they are all in the in-
terests of decency and order. The
large proportion of arrests, instead of
proving that Germans are the most
criminal people in the world proves,
in my judgment, that they are the
most civilized.

There are three things which are
the necessary next steps and they all
come out of this one fact: considera-
tion for the other man. (Applause.)
Equal justice for all. What we have
got to learn in this country is that
God made Bill, too. I do not know
whether you have heard this story or
not. A little boy had been brought in
to a Sunday school and after a while
he came again, bringing Bill in with
him. The teacher began going over
the previous lesson and asked, "Who
made you?" He answered, "God."
"And what else did He make?" The
boy didn't seem to know and for a
long while he hesitated. Then his
eye chanced to fall on Bill and he
said, "I guess He made Bill, too." We
must every one of us learn that les-
son thoroughly and soon.

SOME OF THE QUESTIONS.

Q. Is there any alarm at the in-
crease in Germany's taxation?

A. I think that the business men
of Germany are quite well agreed that
there is no handicap to business in the
increased taxation which comes from
these schemes.

Q. Can you give a few details in re-
gard to the parcel post system in Ger-
many?

A. I suppose that everyone knows
in Germany there is practically no
limit of what they carry as parcel
post. I cannot give you the details of
expense, etc. They go around and col-
lect the bundles for you. There is al-
most no limit in the size of the pack-
ages.

Q. What political party in Ger-
many was most active in introducing
these reforms and why did the three
conservative parties oppose equal suf-
frage?

A. Well, so far as I can learn most
of these reforms were begun by Bis-
marck, probably in order that he
might head off socialism.

Q. Would the speaker recommend
the German system of conscription for
this country?

A. No, I would not recommend the
German system. But I would be glad
for the sake of a youth's physical de-
velopment to see in America one year
at least of compulsory military ser-
vice—or nine months, such as they
have in Denmark.

Q. Doesn't the working man of
Germany pay the military taxes and
war taxes and, if so, is it not a great
drain on his earnings?

A. The laboring man pays for al-
most everything everywhere.

Q. Doesn't the speaker think that
if the railroads were owned by the
government in this country politics
would so enter in as to make them
less efficient than they are now?

A. You have grasped the one great
fear of a great many people. Undoubt-
edly there is danger in that as long
as we have not learned to do our pub-
lic business in a business way. But
the railroads are in politics now. They
are more in politics now than they
could possibly be if they were owned
by the government.

Q. Are the reforms referred to in
any large measure due to the activity
of the German woman, and do the
women hold any large positions in
municipal affairs?

A. I think there are only one or
two cities where women hold office.
The German woman is supposed to be
devoted to church, kids and cooking.
But the German women are waking up
and all the universities are now open
to German women.

Q. Is there child labor in Ger-
many?

A. Yes, I think there is. I think
there are about 3000 Germans under
14 years of age working. Compare
that with other countries.

Q. Can you get a divorce in Ger-
many as quickly as you can in this
country?

A. I do not believe you can do any-
thing in Germany as quickly as you
can in this country.

Q. A few years ago attention was
called to the fact that a great many
German boys between the ages of 12
and 14 were committing suicide. Is
it not possible that the enforced mili-
tary service in Germany was respon-
sible for this?

A. It is possible but there is, also,
another possible explanation. There
are more suicides in Germany in pro-
portion to the population than any
other country. One in every 27 of the
population of Leipzig who die, die by
self-murder.

