

ACCUSED OF \$200,000 SWINDLE.

LADENBURG, THALMANN & CO., THE BANKERS, HAVE A TEXAS COTTON EXPORTER ARRESTED.

POLICE AND FIRM REFUSE TO DISCUSS THE CASE.

On suspicion of being connected with a swindle in which \$200,000 or more is involved William Landau, a cotton exporter, of Texas, was arrested yesterday by Central Office Detectives McNaught, Jackson and Brown, and is locked up at Police Headquarters. The firm swindled is that of Ladenburg, Thalmann & Co., bankers, at No. 25 Broad-st., and it was in the office of the banking firm that Landau was arrested, at 2:30 p. m. yesterday. Landau is said to be forty years old and married.

The prisoner was taken at once to Police Headquarters. The greatest precaution was taken that the news of his arrest should not become public, and utmost secrecy was maintained concerning the case.

So far did the police orders to keep quiet on the case extend that at headquarters last night all knowledge of the case was denied, and officials there would not even admit that there was such a prisoner.

All doubt on that score was set at rest, however, when Assistant District Attorney Gray, who had been called into the case immediately upon the arrest of Landau, admitted that the prisoner was at headquarters. He said the prisoner was a rich cotton exporter, and that he had been in Texas, but would not state the locality. He said the arrest had been made in the banking firm's office, but would not discuss the case, and refused to go into the details of the swindle in the manner in which suspicion first rested upon Landau.

He said that the firm had been swindled out of \$200,000 or over between November 10 and yesterday, when the arrest was made. Mr. Gray would not talk about the methods of the alleged swindler.

At police headquarters all knowledge of the arrest was kept quiet until midnight last night, when the news leaked out, but no one would confirm the report. Captain Titus of the Detective Bureau could not be found at his home, nor could any one be got to answer a telephone call there. District Attorney Jerome is at Lakeville, and it was said that he would doubtless be ignorant of the details of the case, as it was not thought the case had gone to the hands of the District Attorney. Assistant District Attorney Morgan said he knew nothing about the case.

Members of the banking firm were equally reticent concerning the arrest and the swindle. Ernst Thalmann was seen at No. 150 Central Park South, but would not talk; Richard Limburger, at No. 38 East Seventy-second-st., refused to be aroused, as did Benjamin S. Gulness, at No. 247 Fifth-ave. Walter T. Rosen, of No. 64 West Fifty-second-st., also refused to be seen.

Landau's counsel is Philip V. Fennelly, who is at present staying in the Hotel Imperial, in Broadway. Mr. Fennelly visited Police Headquarters yesterday afternoon and had a long talk with Landau, but it could not be ascertained what they talked about. Mr. Fennelly was later talked to by telephone in his room at the Imperial. Asked if he had any statement to make concerning his client, he had this to say:

"I have been unable to examine into all the circumstances of this matter so far, but as far as I have investigated I have been unable to find that Mr. Landau has been other than absolutely honest. I have been unable to find any wrongdoings on Mr. Landau's part. I have seen and talked to a member of the firm of Ladenburg, Thalmann & Co., and have told them that I am certain this matter will straighten itself in due time. There is absolutely no doubt but that an injustice has been done my client, and that when the matter is all sorted out, and we have an opportunity to go into the details of the circumstances surrounding the case, he will be placed in an entirely different light."

Mr. Fennelly said that his client's home is in Buffalo, and not in Texas, as Mr. Gray had formerly said. "Mr. Landau formerly was in business in Buffalo," said Mr. Fennelly, "but of late has gone out of business there. He is not a man of great wealth, but is in very comfortable circumstances."

call there. District Attorney Jerome is at Lakeville, and it was said that he would doubtless be ignorant of the details of the case, as it was not thought the case had gone to the hands of the District Attorney. Assistant District Attorney Morgan said he knew nothing about the case.

Members of the banking firm were equally reticent concerning the arrest and the swindle. Ernst Thalmann was seen at No. 150 Central Park South, but would not talk; Richard Limburger, at No. 38 East Seventy-second-st., refused to be aroused, as did Benjamin S. Gulness, at No. 247 Fifth-ave. Walter T. Rosen, of No. 64 West Fifty-second-st., also refused to be seen.

Landau's counsel is Philip V. Fennelly, who is at present staying in the Hotel Imperial, in Broadway. Mr. Fennelly visited Police Headquarters yesterday afternoon and had a long talk with Landau, but it could not be ascertained what they talked about. Mr. Fennelly was later talked to by telephone in his room at the Imperial. Asked if he had any statement to make concerning his client, he had this to say:

"I have been unable to examine into all the circumstances of this matter so far, but as far as I have investigated I have been unable to find that Mr. Landau has been other than absolutely honest. I have been unable to find any wrongdoings on Mr. Landau's part. I have seen and talked to a member of the firm of Ladenburg, Thalmann & Co., and have told them that I am certain this matter will straighten itself in due time. There is absolutely no doubt but that an injustice has been done my client, and that when the matter is all sorted out, and we have an opportunity to go into the details of the circumstances surrounding the case, he will be placed in an entirely different light."

Mr. Fennelly said that his client's home is in Buffalo, and not in Texas, as Mr. Gray had formerly said. "Mr. Landau formerly was in business in Buffalo," said Mr. Fennelly, "but of late has gone out of business there. He is not a man of great wealth, but is in very comfortable circumstances."

call there. District Attorney Jerome is at Lakeville, and it was said that he would doubtless be ignorant of the details of the case, as it was not thought the case had gone to the hands of the District Attorney. Assistant District Attorney Morgan said he knew nothing about the case.

Members of the banking firm were equally reticent concerning the arrest and the swindle. Ernst Thalmann was seen at No. 150 Central Park South, but would not talk; Richard Limburger, at No. 38 East Seventy-second-st., refused to be aroused, as did Benjamin S. Gulness, at No. 247 Fifth-ave. Walter T. Rosen, of No. 64 West Fifty-second-st., also refused to be seen.

Landau's counsel is Philip V. Fennelly, who is at present staying in the Hotel Imperial, in Broadway. Mr. Fennelly visited Police Headquarters yesterday afternoon and had a long talk with Landau, but it could not be ascertained what they talked about. Mr. Fennelly was later talked to by telephone in his room at the Imperial. Asked if he had any statement to make concerning his client, he had this to say:

"I have been unable to examine into all the circumstances of this matter so far, but as far as I have investigated I have been unable to find that Mr. Landau has been other than absolutely honest. I have been unable to find any wrongdoings on Mr. Landau's part. I have seen and talked to a member of the firm of Ladenburg, Thalmann & Co., and have told them that I am certain this matter will straighten itself in due time. There is absolutely no doubt but that an injustice has been done my client, and that when the matter is all sorted out, and we have an opportunity to go into the details of the circumstances surrounding the case, he will be placed in an entirely different light."

Mr. Fennelly said that his client's home is in Buffalo, and not in Texas, as Mr. Gray had formerly said. "Mr. Landau formerly was in business in Buffalo," said Mr. Fennelly, "but of late has gone out of business there. He is not a man of great wealth, but is in very comfortable circumstances."

call there. District Attorney Jerome is at Lakeville, and it was said that he would doubtless be ignorant of the details of the case, as it was not thought the case had gone to the hands of the District Attorney. Assistant District Attorney Morgan said he knew nothing about the case.

Members of the banking firm were equally reticent concerning the arrest and the swindle. Ernst Thalmann was seen at No. 150 Central Park South, but would not talk; Richard Limburger, at No. 38 East Seventy-second-st., refused to be aroused, as did Benjamin S. Gulness, at No. 247 Fifth-ave. Walter T. Rosen, of No. 64 West Fifty-second-st., also refused to be seen.

Landau's counsel is Philip V. Fennelly, who is at present staying in the Hotel Imperial, in Broadway. Mr. Fennelly visited Police Headquarters yesterday afternoon and had a long talk with Landau, but it could not be ascertained what they talked about. Mr. Fennelly was later talked to by telephone in his room at the Imperial. Asked if he had any statement to make concerning his client, he had this to say:

"I have been unable to examine into all the circumstances of this matter so far, but as far as I have investigated I have been unable to find that Mr. Landau has been other than absolutely honest. I have been unable to find any wrongdoings on Mr. Landau's part. I have seen and talked to a member of the firm of Ladenburg, Thalmann & Co., and have told them that I am certain this matter will straighten itself in due time. There is absolutely no doubt but that an injustice has been done my client, and that when the matter is all sorted out, and we have an opportunity to go into the details of the circumstances surrounding the case, he will be placed in an entirely different light."

Mr. Fennelly said that his client's home is in Buffalo, and not in Texas, as Mr. Gray had formerly said. "Mr. Landau formerly was in business in Buffalo," said Mr. Fennelly, "but of late has gone out of business there. He is not a man of great wealth, but is in very comfortable circumstances."

call there. District Attorney Jerome is at Lakeville, and it was said that he would doubtless be ignorant of the details of the case, as it was not thought the case had gone to the hands of the District Attorney. Assistant District Attorney Morgan said he knew nothing about the case.

Members of the banking firm were equally reticent concerning the arrest and the swindle. Ernst Thalmann was seen at No. 150 Central Park South, but would not talk; Richard Limburger, at No. 38 East Seventy-second-st., refused to be aroused, as did Benjamin S. Gulness, at No. 247 Fifth-ave. Walter T. Rosen, of No. 64 West Fifty-second-st., also refused to be seen.

Landau's counsel is Philip V. Fennelly, who is at present staying in the Hotel Imperial, in Broadway. Mr. Fennelly visited Police Headquarters yesterday afternoon and had a long talk with Landau, but it could not be ascertained what they talked about. Mr. Fennelly was later talked to by telephone in his room at the Imperial. Asked if he had any statement to make concerning his client, he had this to say:

"I have been unable to examine into all the circumstances of this matter so far, but as far as I have investigated I have been unable to find that Mr. Landau has been other than absolutely honest. I have been unable to find any wrongdoings on Mr. Landau's part. I have seen and talked to a member of the firm of Ladenburg, Thalmann & Co., and have told them that I am certain this matter will straighten itself in due time. There is absolutely no doubt but that an injustice has been done my client, and that when the matter is all sorted out, and we have an opportunity to go into the details of the circumstances surrounding the case, he will be placed in an entirely different light."

Mr. Fennelly said that his client's home is in Buffalo, and not in Texas, as Mr. Gray had formerly said. "Mr. Landau formerly was in business in Buffalo," said Mr. Fennelly, "but of late has gone out of business there. He is not a man of great wealth, but is in very comfortable circumstances."

call there. District Attorney Jerome is at Lakeville, and it was said that he would doubtless be ignorant of the details of the case, as it was not thought the case had gone to the hands of the District Attorney. Assistant District Attorney Morgan said he knew nothing about the case.

Members of the banking firm were equally reticent concerning the arrest and the swindle. Ernst Thalmann was seen at No. 150 Central Park South, but would not talk; Richard Limburger, at No. 38 East Seventy-second-st., refused to be aroused, as did Benjamin S. Gulness, at No. 247 Fifth-ave. Walter T. Rosen, of No. 64 West Fifty-second-st., also refused to be seen.

Landau's counsel is Philip V. Fennelly, who is at present staying in the Hotel Imperial, in Broadway. Mr. Fennelly visited Police Headquarters yesterday afternoon and had a long talk with Landau, but it could not be ascertained what they talked about. Mr. Fennelly was later talked to by telephone in his room at the Imperial. Asked if he had any statement to make concerning his client, he had this to say:

"I have been unable to examine into all the circumstances of this matter so far, but as far as I have investigated I have been unable to find that Mr. Landau has been other than absolutely honest. I have been unable to find any wrongdoings on Mr. Landau's part. I have seen and talked to a member of the firm of Ladenburg, Thalmann & Co., and have told them that I am certain this matter will straighten itself in due time. There is absolutely no doubt but that an injustice has been done my client, and that when the matter is all sorted out, and we have an opportunity to go into the details of the circumstances surrounding the case, he will be placed in an entirely different light."

Mr. Fennelly said that his client's home is in Buffalo, and not in Texas, as Mr. Gray had formerly said. "Mr. Landau formerly was in business in Buffalo," said Mr. Fennelly, "but of late has gone out of business there. He is not a man of great wealth, but is in very comfortable circumstances."

COLOR NO BAR TO OFFICE

PRESIDENT ROOSEVELT DEFINES HIS ATTITUDE CLEARLY.

HIS POLICY TO RECOGNIZE COLORED MEN OF GOOD REPUTE IN MAKING APPOINTMENTS—THE CASE OF DR. CRUM.

Washington, Nov. 27.—President Roosevelt has sent the following communication to a prominent citizen of Charleston, S. C.:

(Personal.) White House, Washington, November 26, 1902. My Dear Sir: I am in receipt of your letter of October 10, and of one from Mr. Crum of Charleston, S. C., in reference to the appointment of Dr. Crum as Collector of the Port of Charleston.

I am sorry to hear that you have certain specific charges against Dr. Crum, and that you are unwilling in several respects for the office sought. These charges are entitled to the utmost consideration from me, and I shall go over them carefully before taking any action. After making these charges you add, as a further reason for opposition to him, that he is a colored man, and after reciting the misdeeds that followed at the time of his nomination in South Carolina, you say that: "We have sworn never again to submit to the rule of the African race, and that an appointment as that of Dr. Crum to any such office would be a protest unconditionally against this insult to the white blood; and you add that you understand me to say that would never force a negro of such a community as yours. Mr. Crum puts the objection of color first, saying: 'First, he is a colored man, and that of itself ought to bar him from the office.'"

In view of these last statements I think I ought to make clear to you why I am concerned and pained by your making them, and what my attitude is regarding the appointment of Dr. Crum. How any one could have gained the idea that I had said that I would not appoint reputable and upright colored men to office, when I have said that I am not prepared to appoint a colored man, I confess I am wholly unable to understand. At the time of my visit to Charleston last spring I had made, and since that time have made, a number of appointments from several States in which there is a considerable colored population. For example, I made such appointments in Alabama, Georgia, New York, and Alabama, shortly before my visit to Charleston. I had at that time appointed two colored men as judicial magistrates in the State of South Carolina, and I have since appointed another such appointment for New Orleans, and have just made one from Pennsylvania.

A great majority of my appointments in every State have been of white men. North and South alike, it has been my sedulous endeavor to appoint only men of high character and good capacity, whether of their own color, I confess I am wholly unable to understand. At the time of my visit to Charleston last spring I had made, and since that time have made, a number of appointments from several States in which there is a considerable colored population. For example, I made such appointments in Alabama, Georgia, New York, and Alabama, shortly before my visit to Charleston. I had at that time appointed two colored men as judicial magistrates in the State of South Carolina, and I have since appointed another such appointment for New Orleans, and have just made one from Pennsylvania.

My interest in social problems," he said, "began in 1885, when I was studying medicine. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

MAKES SETTLEMENT HOME.

J. G. PHELPS STOKES SAYS HIS OBJECT IS 'TO QUIT BEING SELFISH.'

Believing that most of the ills of humanity are traceable to human selfishness in some form, and desiring to get out of the atmosphere of selfishness and to get into close contact with the working people, a son of Anson Phelps Stokes, Jr., secretary of Yale University, J. G. Phelps Stokes, has gone to the University Settlement, in Eldridge street, New York, to live. For a number of years Mr. Stokes, who is about thirty years old, has been interested in the study of social problems, and has entered into active association with those who are trying to solve them. He was prominently identified with the organization of the work of Hartley House, a Settlement house on the West Side for girls. He is a member of the board of trustees of the People's Institute, treasurer of the Manhattan Trade School for Girls, a member of the executive council of the Reform Club, a member of the executive committee of the Outdoor Recreation League, a member of the executive committee of the Prison Association and a member of the child labor committee of the University Settlement.

It was not until this year that Mr. Stokes decided to make the Settlement his permanent home. He had spent several summers in the past six years, but not until this summer did he settle on it as his headquarters. He has not given up his connection with the business world in any sense. He goes to his office, which is that of his father, at No. 109 William-st., every day. He is president of the Nevada Central Railroad, the Nevada company, the Woodbridge company, the Haynes company and the Austin Mining Company.

Mr. Stokes, when asked as to his object in going to the Settlement to live, answered with what will seem to many a queer reply. "My object in coming here," he said, "was to quit being selfish, which a man is likely to be living in a wealthy environment, and to have a part in the work of making the classes acquainted with one another."

Mr. Stokes, who is an unassuming man, said that he had first become interested definitely in the study of social problems in 1895, when he was studying medicine in the College of Physicians and Surgeons.

"My interest in social problems," he said, "began in 1885, when I was studying medicine. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch and was up for consideration in the other when it met with a vigorous protest from the office of a large estate which owned many of the tenement houses facing the selected block. The claim was advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in a loss to the land owners, for the tenants were poor and could not pay high rents to compensate the owners for the anticipated raise in taxes. The bill was defeated and the park, which would have brought increased health and strength and disease resisting power to the people of that section, was lost, owing to human selfishness. There is an enormous amount of ill health due to dollar chasing."

"I came to the conclusion that the vast majority of human ills were due to human selfishness. I was much impressed with the ills from which the patients I had suffered before they were brought to the hospitals, the relation of the patient's history and environment to his ailment. It is the custom for physicians to learn as much as possible of the antecedents, history and previous environment of the patients. Much of the suffering was apparently due to some one's wrongdoing. These histories led me to the conclusion that most human suffering was traceable to human selfishness. This was not necessarily due to the patient's own wrongdoing or selfishness or that of his ancestors. It was often due to the physical environment. Child labor and sweat shops are the product of men's selfishness. Perhaps I can make clear what I mean by means of an illustration."

"There was a scheme to tear down the houses in the block across the street, which was one of the most thickly populated pieces of ground in the world, and turn it into a playground—a breathing space. A bill was prepared and presented to the legislature at Albany. It passed one branch