

# HOW TO PLAY FOOTBALL UNDER THE NEW RULES.

## College Coach Continues His Articles About Changed Conditions.

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By George H. Brooke.

THE COUNCILS of the coaches are intensely interested in these days of the new rules. At every university where they have a well-organized system, the coaches always meet in council at least twice a week, and in some places every evening.

The object is to discuss and thrash out things that every coach will be working in unison with his others. These meetings, as I have said, are this year more interesting than ever on account of the new rules.

The men who have been sent to watch other teams play go to the meetings and report on the various styles that they have seen used.

The football atmosphere this year is full of new styles, and therefore the interest which attaches to the hearing reports on these new styles at coaches' meetings is proportionately intensely interesting to rival coaches.

More than ever before in the history of football do the football tacticians study and prepare for the systems of play which are on their schedules to meet.

In this way American football is the greatest game in the world.

It is like two armies preparing to meet in battle. The generals and tacticians study the tactics, strength of artillery, infantry and a hundred other things, so that they can be ready to outgeneral their opponents.

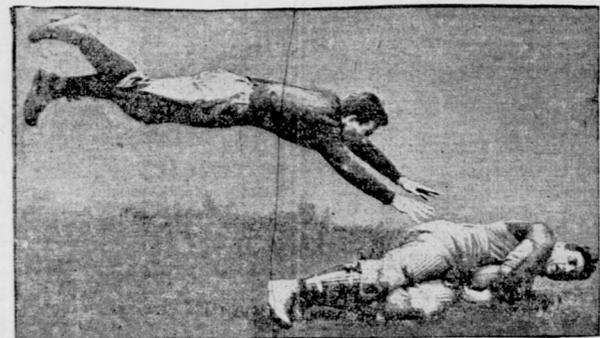
I would like some advocate of English Rugby or English association football to go with me into the councils of the coaches at some big American university. I think he would be somewhat astounded by the proceedings at that secret meeting.

The enormous amount of foresight and planning that goes on there is unusual, to say the least, and I think would be a revelation to such an outsider.

For instance, a coach will go into the meeting and report that X team does for a Saturday in November, is using such and such an attack. Instantly the blackboard is brought out and ways and means of meeting that system are planned and argued, and every twist and turn of football tactics is chalked down and discussed.

I, for one, am enthusiastic about the possibilities of football under the new rules, and I think that any one who is now criticizing the game had better wait and watch developments.

I also hope sincerely that no set of rulemakers will ever take away from our game the qualities that make it so largely a tactical battle of brains.



CUT NO. 19. This is a photograph illustrating a player making a tremendous jump through the air to fall on a fumbled ball. This is an incorrect method. His opponent, who has the ball, has made a lower dive, skimming the surface of the ground, and has thus won out by a yard. This is the correct method. The importance of getting there quickly cannot be overestimated this year, because of the new on-side kick rule and the many fumbles of the forward. A man like the little Princeton hero, Arthur Poe, would be a jewel of a player this year, because he followed the ball so closely and fell on it like a flash. End rushers are chosen partly because of their ability to fall on the ball.



CUT NO. 20. This shows the correct use of arms in the interference. The hands are clenched together and held close to the body. The elbows may be extended out on either side. This is practically the only way a player can use his arms in the interference, and it is a very good point to know and practice.

right side of our defence; the right end, who is playing from three to five yards out, goes forward into the opposing territory for two or three steps and then rapidly toward the play. The right half-back backs him up sharply, the right tackle breaks through toward right; if he cannot break through he tries to make his front solid and does not allow himself to be boxed to any great extent. The right guard charges out to the support of the right tackle, centre charges to the support of the right guard and often backs up end and the left guard supports the centre in case of fakes.

The left end in the mean time has done exactly as the right end, only when he sees the play going the other way he follows after it very fast, but of course watching out for anything peculiar happening in the backfield, such as a criss-cross, for instance, or a delayed pass around his end. The fullback does not leave his position until he is sure that there is no trick pass going to be made to his left, and then he moves across to the right in order to get into the play any way he can, his principal duty always being to look out for forward passes and on-side kicks.

When the opposing team attempt to forward pass from which the ball is taken, it is certainly better to have the ball taken back where the player of either side goes to the defensive side at the point from which the ball was made. It is certainly better to have the ball taken back where the player of either side goes to the defensive side at the point from which the ball was made.

An exceedingly important thing to remember, and at you is tremendous, there is no doubt about that, and if any one throws a ball forward into a crowd, the chances are that it will hit some one before it reaches the ground, and then there will be a scramble for it.

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Thomas Lenora, a farmer living near Uvalde, received an annual pass from the Southern Railroad several years ago in consideration of the right of way through his land. The question of whether this pass was affected by the new rate law has been passed upon by attorneys, who hold that it is not nullified by the new law, although the party holding it does not control the extension of class. Mr. Lenora has travelled many thousands of miles on the pass, as he believes in getting as much out of it as possible.

A new kind of hold-up is reported from El Paso. An omnibus filled with passengers was standing in front of a railroad station there, when a man who was supposed to be the rightful driver mounted the box and drove uptown. He collected the fares, and then disappeared. The proper driver soon put in an appearance and explained to the irate passengers that they had been robbed.

The steamer Albanian, of the Leyland Line, which touched at Galveston a few days ago, had on board a shipment of twenty-eight hundred pounds of dried flies, which were shipped from Vera Cruz, Mexico. They are destined for Liverpool, where the flies will be used for certain medicinal purposes.

H. C. Adler, of Victoria, has in his possession a relic of De Soto's army of explorers which was probably used as a breastplate in a battle with Indians in 1542. It bears the inscription in Spanish: "The Army of De Soto." It was ploughed up in Mississippi.

Vaughan Ray, who recently died at Cameron, was one of the wealthiest Negroes in that state. He owned farms valued at \$30,000 and considerable other property.

The largest native Texan is said to be J. L. Ingram, of Sulphur Springs. He weighs 350 pounds. He is a commercial traveller and is well known from one end of the state to the other.

While it was snowing and a regular blizzard was prevailing at Amarillo and in the panhandle region last Sunday, the thermometer at Brownsville, one thousand miles south, registered the mercury in the neighborhood of 10 degrees, and the people were humping out the cool spots in order to be comfortable.

Daniel Leuch, a farmer who lives several miles south of Ballinger, has a patch of sweet potatoes with blooming vines. It is said to be the first time that sweet potato vines were ever known to blossom.

J. G. Keiv is exhibiting at Snyder a sweet potato which weighs nine pounds.

John Hendrix, an aged citizen of Farmerville, has in his possession a jug of whiskey which he says is more than one hundred years old. It is in the original two-gallon jug in which it was brought to Texas from Tennessee in 1817. The whiskey was present to Mr. Hendrix and his wife at the time of their marriage, and was a gift from the bride's mother. It bears the inscription in Spanish: "The Army of De Soto." It was ploughed up in Mississippi.

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DIAGRAM - N° 11  
Defence -  
Diagram XI is explained in the main article.

River near Van Buren. All efforts to extricate it proved futile and it died after ten days' suffering. Mr. Smith cut the horns off the animal and decided to carry one of them around with him for good luck. His home is at Elkhart, Ind. T.

"Jeff" Harwell, a young man who lives near Coahoma, broke all cotton picking records the other day by picking 95 pounds of cotton in twelve hours. As the price paid for picking cotton is \$1 a 100 pounds, his day's work brought him \$9.50.

The experiment of crossing buffaloes with cattle which has been in progress on the Goodnight Ranch at Goodnight, Tex., for several years past, has not proved a practical success, and it is to be abandoned. Colonel Goodnight, when he undertook the experiment a number of years ago, was confident that he would be able to bring forth a new and harder breed of livestock. He succeeded in a measure in doing this. He has had large herds of this mixed breed upon his ranch at different times, and the animals seemed to thrive. It was found, however, that the buffalo strain in the mixed animal soon runs out, and a common specimen of the Texas cow results.

In order to see how far a certain bale of cotton was shipped before being manufactured into goods, W. H. Parks, jr., of Ennis, placed a note in a bale which was shipped last fall, the person who finally received and opened it to write to him and tell him where the cotton was used and what price was paid. The bale travelled many thousands of miles, as is shown by this letter, which Mr. Parks received a few days ago from Reval, Russia, which is situated on the Baltic Sea. "Reval, Russia, Aug. 23 (Sept. 6, 1906). The bale of cotton in which your letter and mine were found was found. It belonged to an ox which Mr. Smith fired, highly. One day just after the close of the Civil War the animal became bogged in a bayou of the Arkansas city, at 6.50, a pound."

## CONTROLLER RIDGELY TELLS OF BANK FAILURES.

### His Plan for Guarding the People's Deposits with Greater Safety.

By James B. Morrow.

Washington, Nov. 2.—A doctor for banks that are sick, a policeman for banks that are well, and an executioner for banks that need the axe. Such is the summary of his title, is the Controller of the Currency of the United States.

A disgraced number of bankers are in jail. There are thirteen in the Ohio penitentiary. Others have gone away in stealth and vanished among the unidentified. Some are in the graves of the self-murdered. And there would be more in prison, more in hiding, and more in perdition but for the government doctor, policeman and executioner.

Since 1901 the name of that officer has been William Barrett Ridgely. He is a human treasure house for hoarded romances and tragedies in money—the father confessor, as well as the rod of wrath, the detector and physician of contrite, evil and ailing cashiers and presidents. Moreover, he comprehends his business, was born into it, and nurtured by it. His grandfather was discount clerk in St. Louis for the old United States Bank, of which Nicholas Biddle, the famous financier, was president. The Ridgelys have been men of wealth and power at Springfield, in Illinois, for seventy-two years, one generation following another in banks, gas, street railways, coal, iron and steel. William Barrett is forty-eight years old, a civil engineer from the Rensselaer Polytechnic Institute, a coal miner, a manufacturer and an expert accountant and money lender.

"Have you any jurisdiction over state banks?" I asked.

"None whatever," replied Mr. Ridgely. "Private banks, savings banks and trust companies are operated under charters given to them by the states, and are responsible alone to the states. The government in Washington controls only the national banks. Whenever the word 'national' appears in the name of a bank that bank is licensed by the United States, is subject to the laws of the United States and is open to the supervision of the controller of the currency."

EVADING THE LAW.

"What kind of loans are national banks permitted to make?"

"They can loan on collateral security, which means bonds and shares of stock, and on commercial paper, or, more accurately speaking, on promissory notes which are signed by the borrowers and also by indorsers, if the banks demand additional names in the way of security."

"May loans be made on real estate—houses, lots, buildings, farms, etc.?"

"No, but the restriction is frequently evaded. Under the law a national bank may take real estate security for a debt previously contracted."

"How many national banks are there in the country, and what are their capital and circulation?"

"There are 6,137 banks, which is an increase of 50 during the year, the new banks being principally in Texas, Oklahoma, Indian Territory, Minnesota, Illinois and Pennsylvania. The total circulation of all the banks in the country, in round numbers, is \$34,000,000. These are impressive figures, but more interesting, I think, is the sum of their loans. The active business men of the country have borrowed from the national banks alone \$4,300,000,000, which is almost five times greater than the bonded debt of the nation, and we only recently got through with a foreign war. We can't stalk upon the stage of human affairs and be entertaining with a mouthful of dismal figures, but every American should know that the banking power of the United States, which includes capital, circulation, deposits and surplus, is \$15,000,000,000, against \$10,000,000,000 of all the rest of the world."

"How many bank examiners are there on your staff?"

"Eighty, and are on duty in all parts of the country, two being in Boston, two in New York, two in Philadelphia, two in Chicago and so on."



WILLIAM BARRETT RIDGELY, Controller of the Currency of the United States.

paper and see the collateral which has been left with the banks as security for loans. Nothing properly can be kept from them. If they find conditions which ought not to exist they report the facts to me. Prompt action is then taken in this office. Nowadays, when I call a bank back to the law, or when any vital matter is at issue, I require that the answer of the bank shall be signed by each of the directors. The signatures of the president, cashier and one or two of the directors will not do. My purpose in every case is to compel an acknowledgment from all the directors that they have read my admonitions, and that they intend to put their bank in order. With due modesty, I think that this is one of the best things I have done during my service in this office.

A DOUBLE SUICIDE.

"But while our examiners have the right to the fullest information obtainable concerning national banks, they can't search the hearts of mankind, nor can they detect a forged signature to a note. Several years ago two bankers, father and son, clasped in each other's arms, drowned themselves in a lake out in the Northwest. The father of one of these men and the grandfather of the other left a legacy of concealed debt and dishonor to his son when he died. The son took up the burden in silence, and carried it for years. Finally he brought his own son into the family shame and trouble—he had to, it was his duty. The two struggled, not the bank but the man, with the dreadful inheritance which was to end their lives.

"After their bodies, linked together in the embrace of love and disgrace, were found, an examination was made into the affairs of their bank. The vault was filled with forged paper. The father, having an office elsewhere and twelve or fifteen kinds of ink, had been the criminal. I recall this case, which was rather pathetic in some of its aspects, to show that, so far as human ingenuity has gone, it affords scant protection against forgery when two or more officers of a small bank have entered on a conspiracy in crime."

"How would you add to the security of national banks?"

"By increasing the number of examiners and by paying them a fixed salary directly from the Treasury of the United States. Now they get fees, as I have said, and the banks really are their employers. The fees range from \$2,000 to \$3,500 a year. In New York they may amount to \$5,000 a year. The Clearing House in Chicago, which means the associated banks, has employed an outside auditor, who regularly makes a detailed examination of his own. It is a good idea, and might be taken up in all of the cities."

CAUSES OF FAILURE.

"What are the chief causes for the failures of national banks?"

"Practically, there is but one cause—loans made to the officers of broken banks. Forgeries, thefts and all the crimes which are common in banks begin right there. Let me tell you a story. One of the smart men in the world—so all who knew anything about him said—put \$50,000 of his own money into a bank out West and became its president. He was young, immensely popular, capable and honest. Persons whom he knew, men of millions, were going into Amalgamated Copper when it was 20 or 30 points above par. They said that Standard Oil was to be duplicated in red metal, and all that sort of thing. Owners of railroads and

factories, they were no cheap prophets. The young banker telegraphed an order to a broker in New York. Just at that time \$2,000 of money due to him was sent West from that city by mail. Amalgamated went down a few points. The broker called for his margin. The banker, his money in a letter coming to him as fast as steam could carry it, took \$2,000 of the bank's funds, which would be replaced, he thought, within forty-eight hours. More margins next day. More the day following. There is no use to dwell on the story. The shortage amounted to \$150,000. A number of the directors were in Europe. One of those who were at home fairly flew to Washington. "For God's sake," he said, "give us time to save the bank. We will meet the embarrassment, and no depositor shall lose a cent." I could have filled the atmosphere out that way with lightning and all kinds of trouble, but I waited. The bank was saved, but the door of the penitentiary closed behind its ruined president.

"Now the point is this: Passing over the fate of the young man and gladly admitting he was honest at the beginning—the point is that he was 'in' in that bank, the head and front of everything, and he could loan himself money by one process or another outside of the knowledge and permission of his directors. They were busy men in their own affairs. That is the common moral and business infirmity of directors in general. I go so far as to say that no officer can rob a bank unless his directors are either his dupes or confederates. The only way to stop crime is to make its commission impossible. Government supervision of banks, through its Controller of the Currency and his examiners, can detect a wrong act only after it has been done. The directors of a bank must be the forces of prevention. They alone are to blame when a bank is looted by its trusted officers. I say this without any qualification whatever."

"Not long ago I got after a man in Texas. He was the bank, the cottonseed company and the cotton haling concern in his town. The capital of his bank was \$50,000, his surplus \$40,000 and his deposits \$150,000. He had loaned himself, under these conditions, something like \$125,000. There were directors in the bank, of course. The man came according to Washington, after his receipt of my letter. "That money," he said, "couldn't be safer. Why, my dear sir, it's in cotton, and the cotton is right across the street in a warehouse, where I can see it every hour of the day. Besides, it is insured. Government bonds couldn't possibly be better." Nevertheless, he went home and fixed matters. His bank was sound and really not threatened, but it was not doing business inside the law, and his directors were criminally negligent in their duty."

"There is a dominant man in nearly every bank in this country. When he is honest and a genius no one suffers. Even so, he needs supervision, and, having common sense and integrity, he does not object to it. Sometimes the dominant man is a di-

rector with many allied and hazardous interests. Again, he may be the president with factories or real estate