

Huggins, Nig Clarke, and Eddie Hahn came on a sudden and irresistible tide which swept away many a veteran, and which is now encroaching upon the popularity of the great Wagner, the peerless Lajoie, Keeler, Bradley, Mathewson, and Johnny Kling. Once enthroned, the hero accumulates a vast following, the retaining of which depends somewhat upon his personality, but more on his continued skill. Mike Kelly suited the populace on both these counts. If any other player had whistled "The Battle of the Boyne" in the Kerry Patch at St. Louis he would likely have been mobbed. Kelly also chose the anniversary of Queen Victoria's birth as a fitting moment to roar, in that hotbed of Irish fans, the English national anthem, and escaped unhurt. It was this hero's fancy to celebrate a victory by spending a hundred dollars over the nearest bar, treating everybody in sight.

To-day a ball player, convinced that familiarity breeds contempt, makes a point of not mingling with the fans, and he also saves his money. Just the same, wherever two cranks are to be found together they will argue, and perhaps come to blows, over the merits of their respective hero. Five hundred will wait outside the grounds to see the idol emerge; eighty-three will offer him a match to light his cigar; and a nod of recognition from one of these renowned athletes is something to boast of. Cool-headed business men will become maudlin recounting a conversation they had with Buster McQue. The hotel of a big league visiting team is always besieged by an army of fans. Every news item concerning a well known ball player is devoured by the

readers of a sporting page. When Mike Donlin announced this spring his intention of quitting the Giants unless McGraw gave him more salary, at least five million citizens rated that bit of news above any other of the day—more vital than the ship subsidy bill, the Harriman investigation, or the Japanese-United States imbroglio. And yet so shrewd a manager as McGraw did not estimate a hero's importance in luring fans to the diamond as worth five hundred dollars, the amount Donlin demanded.

In point of fact, the ball player's daily prayer should be, "Heaven save me from being a hero!" Greater the fame—greater the roast. "A-ha-ha, smarty! you got what was comin'!" jeer the bleachers.—"Back to Podunk, you big lobster!"—"Take him out!"—"He can't hit a barn door with a flail!"—"He's got a face like a horse!" Five hundred fans, whose worship has been bestowed on this particular victim, rise on their hind legs to defend him. But what are five hundred against five thousand? Democracy—the people rule! The ball player, knowing this, tries to school himself to endure all things from all men while he is in the game. Hero! Why, he does not evoke the respect accorded a yellow dog. The vulgarity of abuse heaped upon him is beyond belief, and little wonder that the player sometimes retaliates. To do so verbally only puts the fan in throes of ecstasy. All his friends collaborate to overwhelm the "lobster"—hero. So it was that Rube Waddell, most brilliant of our nation's left handed pitchers, raced up on the grand stand and thrashed a tormentor. The same thing

occurred in Washington last year when Tom Hughes yanked a fan from his seat and was prevented from castigating him only by quick police intervention. At the American League grounds in New York the whole right field stand would join every day in roasting Pat Dougherty, who was an idol in Boston and tremendously popular in Chicago. It may be that in baseball hero worship takes this form of demonstration. The rooster likes action, and behold!—Right there, perhaps, we have put our finger on the pulse. It sounds good!

What is baseball but action, contest, battle? And wise men tell us that warfare is the human being's natural condition. What more logical, therefore, than that one should be drawn to the arena which furnishes each day a combat uncertain of result, dissimilar from the one preceding or the one to follow, replete with skill, brute force, strategy, and—yes, danger? There is no question about the genuineness of this battle; for the participants actually risk life. Last year more than a dozen were killed with batted and pitched balls. It is only just to mention that these mortalities occurred among amateur players. But in the professional ranks quite a few noses, legs, and arms were broken. Take what caution he will, the big leaguer is frequently injured, since the game requires that he play with all his might.

Consider now the setting for this ideal contest—green turf stretching far and away, the summer sky above, the summer haze enveloping. The very aroma of the diamond is bewitching. The glimmer

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PITFALLS FOR THE UNWARY

THE Chinese are said to pay their physicians to keep them well; the Americans pay their physicians only when they are ill. Likewise, with the great majority of people, they do not consult an attorney till they are in trouble. With both their physicians and their lawyers most people would fare better if they pursued the Chinese plan,—paid their physicians to keep them well and their attorneys to keep them out of trouble,—for, as from the simplest injury neglected a serious illness may follow, so from the least complex and apparently fairest business transaction dire financial consequences may follow, unless the pitfalls in the way have been closed with the aid of an experienced attorney.

The experiences which follow have been gleaned from the recollections of an attorney whose practice is in one of the interior counties of Pennsylvania. While they occurred under Pennsylvania law, in a general way, under the same circumstances, practically the same results would have occurred in any other jurisdiction.

Warning for Young Home Builders

THE mechanics' lien law, in one form or other, prevails in practically every State in the Union, with slight modifications, of course, in various States, and is a pit in which one's savings may be swallowed up quickly. Your young friend John Bender, who has been saving his money carefully for a number of years, has accumulated sufficient money to purchase a building lot, and wishes to erect a home. You have one thousand dollars to loan, and knowing Bender to be a steady young man you loan him your money, taking a mortgage on the land to secure the loan. Bender proceeds to build his home, and when it is completed pays the contractor and moves in.

Now then, suppose the contractor is either unfortunate or dishonest and does not pay for the materials used in the construction of the house. What happens? Within three months after its completion the men who furnished the materials for the house can file mechanics' liens against the property, which will take precedence of your mortgage in so far as the amount secured by your mortgage exceeds the value of the bare land before the building of the house was begun, and unless the land is unusually valuable you will lose practically your entire loan. Of course, friend Bender will lose every cent he has invested in the property.

On the other hand, suppose Bender's honesty is not quite what you thought it was,—suppose he puts your money in his pocket instead of paying it over to the contractor,—then the contractor will file his lien on the property, again taking precedence of your mortgage, and will sell the property on execution process, thus discharging the lien of your mortgage, and forcing you either to buy in the property and make what you can on a resale, or to pocket the loss of the larger part of your loan. For, as in the other case, the mechanics' lien and the costs of the sale will be paid out of the fund before your mortgage, excepting only so much of your mortgage as equals the value of the bare land before the house was built.



Simple Legal Traps That May Catch Your Savings

By

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Travels of a Promissory Note

A BONA fide holder of a negotiable promissory note, holding the same for value before maturity, takes the note free of all defenses between the original parties. For instance, Bob Smith the horse dealer sells you a horse guaranteed to be sound and all right; you give Smith your note for the price of the horse; and by the time you have owned the horse for a week you find the animal has the blind staggers, two or three spavins, and is blind in one eye. Well, you are bound you won't pay the note anyhow, and if Bob Smith was worth anything you would sue him into the bargain.

Hold on, my friend! Where is your note? Smith owed Sam Jones for a horse he had bought; so he indorses your note over to Jones. Perhaps Jones owes a man in the next county, and indorses your note over to him. At any rate, your note gets into the hands of Jones, an innocent purchaser for value before maturity.

Now then, look out! There is a dark man following you, and you will lose money, as the fortune tellers say. When your note becomes due it is presented for payment. You refuse to pay it. It is protested, and goes into the hands of an attorney for collection; suit is threatened. Then you consult your attorney. You'll fix Bob Smith! you say. What does your attorney say? "It only means more costs for you to pay if you contest this note. Better pay the note, and then sue Smith for damages. Smith isn't worth anything? Well then, it is too bad, Mr. Blank; but that does not affect the validity of this note. It is good in the hands of an innocent purchaser for value before maturity and will have to be paid."

The result is you do pay it, and if you have not been prompt in following your attorney's advice you pay a good sized bill of costs besides.

Be Sure to Record Your Deed

UNRECORDED deeds for your property may cause you heavy loss some day. There was George Barnett's case. He bought ten acres off the big Wilhelm farm, scraped and saved, and finally got the land paid for. Always was hard up and always meant to have his deed recorded; but the recording fees were three dollars, and he never did just happen to have that extra three dollars to spare. In the meantime Wilhelm indorsed notes for a large amount for his brother, who was a wool dealer. Wool went down in price, and Wilhelm was forced to negotiate a large mortgage on his farm to secure his indorsements and an additional sum to help his brother out. The mortgage was of course drawn

by the bank's attorneys; they examined the deed records in the county recorder's office and found a clear title in Wilhelm for the whole of the farm, and drew the mortgage accordingly. The mortgage was executed and recorded.

The wool market went to smash; so did Wilhelm; so did his brother. And so did Barnett; for the mortgage given by Wilhelm to the bank took precedence of Barnett's unrecorded deed for the ten acres, and the decrease in value of the land had been

such that even after the whole farm had been sold by the bank under its mortgage that institution lost several hundred dollars. Of course, the bank officers were reluctant to sell Barnett's tract. They sympathized deeply with him; it was very unfortunate; but the bank had lost a considerable sum of money as it was, and business was business. Which didn't bring Barnett's property back to him.

Hard on the Subtenant

A SUBLEASE, that is, a lease from a tenant to an under tenant, is sometimes a dear experience for the under tenant; for all property on a leasehold is subject to distress for rent in arrear. A simple proposition; but it cost Harry Stover two hundred and fifty dollars to learn it. Stover had a neat little grocery store in Duncannon. Expenses were light; one clerk and a boy to deliver orders constituted the working force; prices were correspondingly low, and the business prospered. Finally Stover bought a horse and wagon to deliver orders.

While the business was growing, the credit account of George Snively, who lived next door to the store, had also grown, and to undue proportions. Snively leased his home from a man who had large property interests. The property had a good stable in the rear which was unoccupied. Stover would sublease the stable from Snively to keep his horse in, and the rental for the stable would soon pay Snively's store bill. No sooner thought of than done, and the next day Stover's nobby horse and wagon were installed in the Snively stable. But Snively was indebted to others besides Stover. For instance, there was his landlord. Little by little the overdue rent had piled up, until there was over two hundred dollars' rent in arrears. The landlord examined his lease, it did not contain a waiver of the exemption laws. Snively's household goods were not worth three hundred dollars. The landlord thought of instituting proceedings to have Snively ejected from the premises.

One day, however, the landlord happened to pass the house occupied by Snively, and saw Stover's horse and wagon in the stable. A landlord's warrant was issued to levy for Snively's rent in arrear; a levy was made on Stover's horse and wagon.

The result: Stover consulted an attorney; then he consulted his bank account; then he had a talk with the cashier of the bank; then he discounted a note for two hundred dollars, paid Snively's landlord Snively's rent, carried over Snively's account on his store books to the profit and loss account (which always is a loss account in a grocery store), and removed his nobby horse and wagon to a livery stable.