PREPARATORY SCHOOLS, COLLEGES AND ACADEMIES

Headmaster Batchelder's Address at Dedication of Loomis Institute's Finest Building

THE purpose of education is to fit the individual to live happily and efficiently in his environment. To that end training in manual skill and in the observational sciences, through which all the great advances of civilization have come, is essential. But the schools have never given adequate attention to this phase of education. I wish to point out why the neglect of the school has mattered little in the past and why conditions seem to me to have changed. As a schoolboy in a New England town of moderate size I learned to make tools from a particularly skillful village smith who did not mind boys; I could run a lathe, pointing in my grandfather's workshop office and enough of school shop work in a nearby foundry so that I could cast a twelve pound lead sinker for sinker fishing. I did not myself care for agricultural pursuits, but many of my friends kept chickens or cultivated gardens, and we all knew pretty well, if not in strictly pedagogic fashion, mechanical processes and natural history. Today the town has grown to be a considerable manufacturing city; there are fewer open spaces, the conditions of industry have changed, machines have taken the place of hand work, the efficiency man has speeded up the operatives; and I fear if I were to go back I should find the sign "No Admittance" on the doors of my boyhood workshop. The same fate has befallen many a schoolboy of today. The city schools partly realize the situation and have introduced many courses in manual training, but only as a preparation for trades and not for purposes of general education. The boarding schools, to which more and more pupils resort because of the undesirable features of city life, cling for the most part to a rigidly literary curriculum, with a passively less rigid recreational regime of competitive athletics. If the school has a carpenter shop or a farm the boys are warned off as nuisances. Now we do not question the value of literary studies or the value of competitive athletics, and we do claim that they do for themselves furnish a well rounded training and that the natural desire of most boys to make things and grow things cannot be satisfactorily without serious loss to the individual and the community.

A boy at Loomis, even though he be headed for an academic college, may have two years of mechanical drawing and woodworking or two years of elementary agriculture covering the care of a small garden in one year and of a pen of poultry or some other small animals in the other. All boys must have at the first year a course in general science, or what a fine German colleague used to call the science of common things. In the second year a boy may elect biology, in which we stress outdoor observations, trees and animals in their natural environment and not laboratory sections, or commercial geography, in which a part of the work consists in the actual trading the pupils as Franklin and Lincoln took the youthful Franklin through a variety of trades and businesses. Some of these courses are credited at various colleges, but even if they carry no points we find them valuable. Moreover, we believe that training along these practical lines rather than detracting from the capacity for strictly book work actually stimulates the faculties and sends the boy back to his books refreshed and invigorated.

So far as preparation for academic colleges is concerned it is largely a matter of emphasis. Where many schools demand much of the classics and ancient history, and make a tardy concession to science in a senior year elective, we prescribe science and the history of the United States. We expect our college candidates to take two years of Latin and advise more. We do not believe in a scientific age that many boys can afford to study two dead languages at the expense of science. We believe the history of our own country more important than that of ancient peoples—the acts of the Wilson Administration more vital than the reforms of the Gracchi. If a boy wishes to trace the origin of our institutions from early times we believe that is be a task for maturity better left to the college. We believe, in general, in the principle of proceeding with boys from the known to the unknown.

But preparation for academic and scientific colleges, while nearly half of our pupils are enrolled in these courses, is not our distinctive contribution to education. We offer also courses in agriculture and business. The keynote in both cases is Lowell's fine phrase, "No science peddling with the names of things." For instance a boy in the agricultural course must, in addition to class and laboratory work, manage a project. These projects cover in successive years market gardening, the care of small animals, field crops and dairying. The boy must choose his exact project in the general field, must finance the work himself or borrow money from the school (in which case he pays interest), must hire his land and implements, do all the work himself, keep accurate accounts, and if he loses make good the deficit in principal, but not in interest or rent, from money that he earns by other labor. The information that is needed comes as information should always come, in response to a real demand. A boy wants to know what breed of hens to keep, what to feed them, how much and how often. He is confronted by an actual situation, a task that must be performed if he would not suffer, but a task that will net him a profit if well done. He learns from the instructor where information may be had and consults text books and agricultural bulletins until he finds what he needs. These boys learn, as few others do, how to go to the sources for information, and what they learn is crystallized by action. They learn too not only how to raise a considerable variety of farm produce, but how to dispose of it, for we leave them to find their own markets. And they learn how to keep accounts of a very secure sort. For the students who mean to go directly into farming an graduation agriculture is practical and theoretical aspects occupies one-half of the school time, the other half being given to English, history, mathematics, commercial geography and sciences other than agriculture. For those who mean to enter agricultural colleges a modern language is added throughout four years and a little of the agriculture omitted.

The project method of study is not possible in the business department. We can hardly have each boy manage a business of his own, but we do the next best thing. We have organized a store to supply the books and stationery needed in the school work. It has a set of books of its own, and boys not only make the sales but keep the accounts, take inventory and do all the work that would be necessary in a store of similar sort under private ownership. We have a bank in which all boys keep their spending money, thus learning how to keep personal accounts and draw checks. This bank advances money for agricultural projects on notes of boys properly guaranteed by the parents, and boys in the business department keep a regular customers ledger such as is used in any national bank. We keep with minute accuracy the accounts of our dining hall, our power plant, our laundry and our farm, and the more experienced pupils graduate from the stationery office and bank to these departments. At the end of his course a boy has had actual office practice. He cannot merely sort and file papers; he knows a good many forms of bookkeeping and something of the intricacies of cost accounting, and he knows it not as mere theory out of books but as something real and vital. In addition he has studied a modern language, history, law and economics and mathematics. As with the agricultural student he can be fitted for special colleges by slight modifications of this programme.

We are often misunderstood. It is sometimes thought that we do not prepare for college or that we do not approve of college for our boys. We by no means think a boy educated at 18 or 19. We urge all who can to go on, and three-fourths of our pupils expect to do so; but we believe in a boy choosing the particular sort of higher institution, academic, scientific, agricultural or commercial, that will suit his needs, and we believe in special courses of preparation. Until recently we have been confronted by the curious anomaly of agricultural colleges that would accept Latin for entrance but would not accept agriculture. Fortunately a new and saner era is dawning both with the special and the general colleges. If the colleges would not in the past accept many subjects that schools taught it was largely because there was no guarantee that they were well taught. We hope to make some small contribution in the teaching of the newer courses.

The multiplicity of our subjects will be confusing to many who will be inclined to wonder if such diversity is worth while. They will ask if there is not some one method of education that is good for all pupils. A former colleague once made an investigation of the relation between success in business and the length and kind of schooling. The result seemed to show that the longer one remained at school the more successful he became in after life, but it did not seem to make much difference what kind of school was attended. The graduates of classical schools seemed by this one investigation to be as good business men as the graduates of commercial high schools. One of the committee supervising the investigation at once drew the conclusion that all special schools should be abandoned as unnecessary. To my mind his conclusion was wholly wrong. Among those who succeeded in the special schools were many who would have become discouraged and dropped out of the typical school, and so have lacked the training essential for success. May I quote a few instances from our own short experience? A boy is accepted from a typical high school, but on probation because of his failure at that school and on our entrance examinations. A business course stimulates his interest, and shortly half of his grades are of honor rank and none below C. Even history and German—stumbling blocks before—are mastered with credit. A boy is taken from a city high school with a poor record. His interest in agriculture brings an awakening and a fair proportion of honor marks. The improvement includes English, which had been very poor. He can deliver a creditable illustrated lecture on alfalfa and his literary appreciation of such poets as Burns and Whittier proves keen and sincere. These two cases are typical. Give a boy one thing he can do well and his pride and self-respect will tone up all his activities.

We do not pray for easy tasks; we do not ask that boys be protected from the results of their deserved failures, but we do ask that boys full of energy and real ability be saved the anguish of being misunderstood and rated as failures, merely because they have been set tasks unfitted to their natures. Such tasks are not disciplinary, but destructive, and may cause bitterness if not real disaster to sensitive spirits. It is as if an athletic trainer should say the diversity of events at a track meet is unnecessary—the mile run is a good standard event, we will judge all our men by that. Fancy the feelings of a springy high jumper sent day after day at the hopeless grind. And who shall say that a John Paul Jones is a greater or finer athlete than an Alma Richards? Mental equipments are not less different than physical, and while we value the all around man, the important thing to society is that the special and distinctive faculty should be trained. Who would care whether an Edison became an indifferent classical scholar, so long as his marvelous scientific powers were at the disposal of the community? I have seen successful engineers and business men who spent years on traditional studies, acquiring nothing but the bad habit of failure and a sense of personal inferiority, when a broader course would have liberated their energy and enthusiasm for their personal happiness and the good of others.

I have dwelt at length on our courses of study, but we do not consider the curriculum the only important element in education. I have rather casually discussed the subject of disciplinary studies because we believe in the fine phrase "the discipline of life should come from the normal acts of living." I have heard schools praised because there were scholarship boys in them and it was good for others to see them working. We believe in no such vicarious benefits. Here every boy works, rich and poor alike. Each boy cares for his own room and shares in turn in caring for corridors and common rooms and in the serving of meals, not as waiters, but as members of a simple family without servants. At the end of each term the faculty wait on table with much good nature, as a symbol that we believe in all useful labor and are not ashamed to assume any task. We have in this way a useful routine that trains to habits of order and self-reliance. Boys take from this service a feeling of their own dignity and of ownership in the place that makes them courteous and hospitable.

I have heard one criticism of student labor—that it costs more to supervise than it would to hire servants. Our supervision costs nothing, for supervision as well as labor is cared for by boys. A student council has grown up in response to a request of the boys themselves. The council is a sort of lower house in the government of the school. It is purely elective, with representation from each dormitory and from the day pupils, with a certain minimum number of seniors and a stipulated representation of lower classes. There is no appointed member and no representative of the faculty. It truly represents the student body and presents its views to the upper house, or faculty. It is zealous for the good name of the school. It has taken vigorous action in some cases of discipline and has been supported by the school. The old loyalty of schoolboy to comrade even in evil doing a loyalty that had its source in the right place, but sometimes degenerated into an honor among thieves, is replaced by a finer loyalty to the community rather than the individual, which cannot suffer the good name of the school to be sullied. Here is the root of good citizenship, which should stand among the first aims of education.

I wish time served to dwell upon many other aspects of our school life. We have spent four years with bricks and mortar and lavished our attention on every detail of size and arrangement of dormitories, a rangement of tables in the dining hall and many others. We have tried to build a place where it would be easy to be good and to be friendly, and we have tried to build a place of such beauty that our pupils should take inspiration from it.

Today as we dedicate our newest and finest building we dedicate it not only to the memories of our founders, but to the principles of democracy and progress in education.

Schoolmasters Association Holds Its First Meeting of Season With Much Eclat

WITH an enthusiasm which portends another interesting winter the Schoolmasters Association of New York and Vicinity held the first dinner of the season on last Friday evening at the Columbia University Club in Gramercy Park.

A band gathered from among the teachers by William L. Hazen of Barnard School, chairman of the entertainment committee, lent the utmost gayety to the meal itself. Every course was punctuated with rousing songs. Could the boys and the girls whom these men teach have had a glimpse of the staid masters of the schoolroom at play they would realize that after all the teacher is a pretty human animal.

The topic of the evening was "Professional Training for Business," with Prof. Roswell McCrea of the new School of Business at Columbia University and formerly dean of the Wharton School of the University of Pennsylvania, as leader of the discussion.

Before this subject was taken up two interesting things occurred. A straw vote on the Presidential election grew out of a number of heated discussions on the campaign. The result was a clear division, 23 of the 70 present being for Hughes, 21 for Wilson, 2 for Benson and the others so discouraged that they voted for no one.

The new president, Prof. Adam Leroy Jones, chairman of the admissions committee at Columbia University, also made his inaugural address upon the function of the association.

"After all," he said, "the schoolmaster is coming to be regarded less as a male sminster and more and more as a red blooded being. This change in public sentiment is attributable to the spread of a professional consciousness. No member of this organization, for instance, is unappreciative of the honor of being able to write after his name, teacher. The gatherings of this group indicate the pride we all feel in this distinction.

"We meet as members of a guild to discuss our problems and to listen to masters in other fields. We come not as apprentices to discuss routine and not as tired business men to be amused, but we come as earnest professional men, seeking ideas for the furtherance of our own work.

"One great service of this association stands out: it has helped to bring about the far better relations which now exist between the colleges and the secondary schools. We no longer think of the colleges and the schools as having diverse aims, any more than the right hand and the left having diverse aims. No school longer considers itself dominated by the college any more than the woman married with the word obey in the marriage service considers herself thereby the slave of her lord. Cooperation has succeeded indifference, with the result that the boy now benefits immensely because his education is looked upon as a whole and not as a series of isolated parts.

"Still another great work of the association has been the furthering of relations for our profession. Just as lawyers and physicians think of themselves distinctively, so our guild is coming to be recognized. Were each of us to remain within a shell, this professional spirit would not appear. In this personal relationship, however, gathering informally as we do, we give to our profession a dignity which otherwise it would not have.

"Our programmes have all been framed with the purpose to assist in this development of professional consciousness. A few years ago we gave a whole season to learning what other professions may suggest to us; another year to learning what we can from foreign school systems; last year to learning of the possibilities in other fields, and this year we shall devote ourselves to most recent advances of knowledge in the several fields that bear upon our profession."

President Jones likewise called attention to the work of the entertainment committee in the provision of the band, and also announced the appointment of a reception committee and a membership committee, with Charles S. Hartwell of the Boys High School in Brooklyn chairman of the former, and Dr. F. B. Lane of the Polytechnic Preparatory School chairman of the latter.

The membership committee has an interesting scheme to build upon the splendid condition of the association by means of a "Three Hundred Club." There are now slightly more than 200 members of the association in good standing, and it is the object of the Three Hundred Club to close the year with at least 300 upon the list. A start was made by the election of the following thirteen new members: Alvin M. Powell and Burton F. Latham, Adelphi Academy; Carl Van Doren, Brearley School; J. M. Tuggey, Bethlehem Preparatory School; Charles H. Seaver, W. C. O'Donnell, Walter F. Luby and W. Lee Ustick, Riverdale Country School; P. M. Fernwald, Stuyvesant High School; Floyd E. Darrow, Polytechnic Preparatory School; Walter Hannan, Evander Childs High School; Francis C. Hull and John P. O'Toole, Rye Country School.

Prof. McCrea put every one at ease by saying at once that he disliked to lecture, but that he is very fond of talking with men. His thesis was that professional training for business should above all things be broad. He advocates a far different plan from the vocational training which is commonly thought of as the right basis for business.

"Vocational education," he continued, "does not furnish all that a worker needs, nor does it furnish that larger training which is essential to a right attitude toward business. A properly organized school of business works upon a far broader plane and holds before itself high aims. It should guarantee that a multiplicity of descriptive courses will not be offered. These are all very well for late afternoon and evening study in continuation schools, but they have no place in the university school of business. There, much the same educational result should be achieved as in any other professional course.

"At the Wharton school, for example, over 90 per cent. of the students who entered did not know into what particular fields they were going upon graduation. Consequently those descriptive courses would have been valueless to them. The graduates of a business school should become different from the business man who gets his knowledge through routine, in that he should see the interrelation of the economic factors involved in business. This type of business school has an educational background—the other type has so-called practical value, but has no very large educational value.

"There are a number of courses common to many fields of business—for example, industrial organization, industrial management, employment management, scientific management, engineering, economics, history, sociology, accounting, business law, insurance, transportation, finance, money and banking. With a knowledge of these things the graduate of a school of business is in a position to work constructively in almost any large field."

This is perhaps the gist of Prof. McCrea's introductory remarks. One of the first questions asked him was, "In what fields do the graduates of business schools principally go?" Prof. McCrea then pointed out the extraordinary demand for these young men, indicated in the fact that the great industrial organizations keep sending representatives to the schools of business to discover the capable men and to offer them, even before graduation, opportunities in the various branches of these great concerns. For example, the foreign service of the Standard Oil, administrative departments of the telephone and telegraph companies, the great electric companies and the rubber companies.

"The students," Prof. McCrea said, "are usually very level headed in this matter and take time to analyze the several opportunities invariably offered. Many put aside the large organizations for the sake of getting into banking or brokerage."

The emphasis which Prof. McCrea laid upon the liberal side of the training for business was most pleasing to his hearers, practically all of whom are leaders in this type of work.

Another question reflected this feeling, when he was asked what should constitute the liberal side of this education. "A great deal of English," was his first specification. "And this should not be just formal English, but should be the English of power. In fact, English in the business schools is as yet almost an unused field because it has been given for the most part by the English departments of the universities, and they have not yet grasped the importance of studying the demands made upon English by business.

"History, too, is fundamental. More history should be given in the school of business by far than in a general college course, because by this means the development of civilization is unfolded and the young business man is trained to extend his perspective behind the here and now. He gains background.

"At present," continued Prof. McCrea, "I am not partial to the foreign languages, because they are so poorly taught. Here again the colleges have failed to realize the distinctive field of the school of business, and by imposing the work of the usual foreign language department upon the student of business they have served only to discourage real language training. Could there be an intensive training in foreign languages it would be a great help in the school of business, but no treadmill process in this field will do."

Prof. McCrea was then asked about a course in business ethics. He was emphatic in disapproving any separate course because he feels that it would degenerate and would lack vitality. Business, the development of a proper attitude toward the public, should, however, be a part of every course. He was also asked about training in science, and he advocated this strongly, in order that the student should have some grasp of a scientific standpoint and content. This he should secure in accounting, in finance and in business law, and he should be forced to take a properly organized course in biology or in some other exact science.

As to whether the school of business prefers students coming from high schools of commerce rather than from the ordinary high school Prof McCrea answered emphatically in the negative. He pointed out that only a small proportion come from high schools of commerce while in the general high schools it has been found that the boys have a better all round training.

He was also asked about the value of the city as a laboratory. He replied that while it is, of course, a great advantage for a school of business to be located near a large commercial centre the laboratory method is, in fact, not workable. The time is too short for the student to get any real grasp of a specific business, and any business man realizes how superficial such an effort would be and consequently discourages it.

The meeting adjourned promptly at 10 o'clock until the third Friday in November, when the members hope to learn about "Preparation for Foreign Service."

FRANK S. HACKETT, Secretary.

Latest News of Events in the Scholastic World

A UNIQUE exhibit arranged by the Teachers and Parents Conference of the Ethical Culture School will open at the school building, Central Park West and Sixty-third street, New York city, on Wednesday, November 8, at 10 A. M., and continue daily until November 17.

It is a unique enterprise for an educational association to engage upon, because while the ultimate aim is the child, the direct appeal is to the parents; it is an attempt to develop the possibilities of enhancing the child's education by a joint reaction of furnishings, books, games and toys.

The exhibit proper is augmented by a series of informal talks by authorities on these subjects. H. Atterbury Smith will give a stereoptikon lecture on "Modern Cave Dwellings," showing the possibilities for the child in present day city dwellings; Mrs. Miriam Finn Scott, child diagnostician, will speak on "The Child in the Home"; Miss Clara W. Hunt, superintendent of the children's department of the Brooklyn Pratt Library, will speak on "The Child's own Library"; Milton T. Sandler, president of the Scudder School, will speak on "Games and Play in the Home"; Dr. John Lovejoy Elliot, of the Henderson Guild will speak on "Thanksgiving Offering and Christmas Giving," and Frank Alvah Parsons, president of the New York School of Fine and Applied Art will speak on "Art in the Home."

NEW YORK COLLEGIATE INSTITUTE.

The New York Collegiate Institute, 245 West End avenue, Miss Mary Schoonmaker, principal, has added to an already attractive course of study a series of lectures by Prof. Charles L. Harrington, the well known lecturer of this city. "The Smallest Known Thing" was the subject of the first of the series. This is to be followed by "Inductive Action of the Electric Current," with experiments on telegraph and telephone instruments, on dynamos and motors, using the foundation discoveries of the early nineteenth century in explanation. Then will come "Ether Waves" and their application to wireless telegraphy; and later "X-Rays" and "High Frequency Currents."

The pupils are required to write answers to a printed set of questions arranged by Prof. Harrington; some of these questions are to be answered previous to the individual lectures in order to induce thought and to arouse interest in some of the modern scientific inventions.

Other lectures will follow the above series.

INTERNATIONAL FEDERATION OF CATHOLIC ALUMNÆ.

Elaborate arrangements for the second biennial convention of the International Federation of Catholic Alumnæ have been perfected, and this great assemblage of educated Catholic women of the United States and Canada will confer in business and official sessions at the Hotel Belvedere, Baltimore, Md. on November 24, 25 and 26.

A programme of great interest has been planned and prepared for the entertainment of visiting officers and delegates by local committees under the able leadership of Mrs. Frank Philip Scrivener, governor of Maryland Alumnæ Associations and chairman of local biennial board. The schedule for the convention days briefly outlined is as follows:

Thursday, November 23—9 A. M. to 12 M., meeting of executive board; 2 to 5:30 P. M., meeting of executive board, meeting of committee on amendments, meeting of resolutions committee; 7:30 to 9:30, credentials received; 8 to 10, receiving delegates by officers.

Friday, November 24—9:30 to 11:30 A. M., credentials received; 10, official opening of convention; 12 M., adjournment; 1 P. M., business meeting, reports of chairman of local biennial board, reports of officers, reports of committees, conferences on education, social work and literature; 6, adjournment; 7 to 4, credentials received; 4, meeting of nominating committee; 7 to 8, credentials received; 8, business meeting and report of nominating committee.

Saturday, November 25—9 to 10 A. M., credentials committee closes, business meeting, reports of governors of States and provinces, report of credentials committee; 12 M., adjournment, 12 M. to 2 P. M., election polls open; 2, business meeting, unfinished business, announcement of elections; 6, adjournment; evening, banquet.

Sunday, November 26—11 A. M., high mass at cathedral, followed by reception by Cardinal Gibbons to delegates and guests; 2 P. M., governors' afternoon; 8:30, reception and installation of new officers.

Monday, November 27—Play day in Washington.

At the formal opening of the convention on Friday morning his Eminence Cardinal Gibbons, honorary president of the federation, will preside and address the assembled officers, delegates and alumnæ members. The Cardinal's address will be followed by that of the Right Rev. Bishop Shahan, rector of the Catholic University and active director of the federation. The Rev. Father Prendergast of Loyola College, Baltimore, will be the next speaker. Miss Ella Louise Dorsey, an alumna of Georgetown Visitation Convent, will also make an address, and the Hon. James H. Preston, Mayor of Baltimore, will extend the official welcome of the city to the convention visitors.

Mrs. Frank P. Scrivener, chairman of local biennial board, will present the speakers and deliver an address of welcome to visiting alumnæ. The response will be made by Miss Clare L. Cogan, A. M., president of the International Federation of Catholic Alumnæ.

BARNARD SCHOOL.

At the Barnard School for Boys, at Fieldston, New York city, elections were held during the last week in the classes representing the last six years to choose members of the student council. The following were chosen: William Bryant Backer, James Gordon Bass, George Munch, Max Huber, Herbert Garrick, Alan Cantwell Dunn, Charles Rosell, John Norman Robertson, Charles Fowler Hill, George Harrison Miner, Robert Woodworth Laidlaw, Harry William Brown, Laurens Gross Hastings, Arthur Jordan Hoehn, Theodore Pidgeo, Elliotte Robinson Little, George Chalbourne Taylor and Joel H. Squier.

At the school the student council has a share in the school government, especially the part pertaining to the outdoor life. In this little community each boy has his individual part to do; he is expected to assume his share of responsibility, and the student council is a part of the machinery to see that this is accomplished.

WESTMINSTER SCHOOL.

One of the interesting features on the educative side of school life at Westminster School, Simsbury, Conn., is a course arranged for this season in appreciation of music. Lawrence Adler, choir master and music director of the school, has planned to present in this course "illustrations of the lives and works of the great composers. He will be assisted by well known artists from New York and elsewhere, including Mrs. Edith Chapman Goold, soprano, of New York.

ROSEMARY HALL.

Rosemary Hall, Greenwich, Conn., has arranged for a series of lectures and concerts to be given during the winter for the students. The first of the series will be given on the evening of November 22 in the gymnasium.

Loraine Wyman and Howard Brockway will give at that time an evening of "Lonesome Tunes" and "Fast Music," gathered by them on a 300 mile tramp through the Kentucky mountains.

UNIVERSITY OF NOTRE DAME.

Extremely cordial was the reception accorded to Secretary of State McAdoo and the members of his party, who held forth in Washington Hall, Notre Dame University, Notre Dame, Ind. Senator Taggart of Indiana, the first speaker, won the students completely by inviting them to call on him any time they happened to visit the capital. Dr. Axston, brother-in-law to the President, formerly a professor at Princeton, and now affiliated with Rice Institute in Texas, was fully at home before a college audience. His address was clever and amusing and brief. In conclusion, Secretary McAdoo explained carefully and simply the workings of the Federal reserve act and its beneficial effects upon the country.

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