

For Those Who Read and Reason



Mrs. William Laimbeer.

By ELEANOR BOOTH SIMMONS.
New York, Saturday.

Of course there is a general feeling nowadays that women own the earth, but then again you meet a woman whose husband won't let her hob her hair, or a lady politician is terribly thrilled by a nomination only to discover that her party was always snowed under in that district, and you wonder about this boasted equality.

But women are marching on. For example, just compare the preparations being made by the American Association of Bankers for the convention it will hold in New York in the near future with the newspaper accounts of the last convention it held in this city eighteen years ago. For all that was said about women at the 1904 meeting the sex might not have been invented then. Beg pardon, though—there is one mention of wives. One line. "Visiting delegates and their wives," reports one newspaper in an account of the closing session, "were entertained last night at Coney Island." And there is a tradition in certain frivolous outskirts of banking circles that there was a hotel reception for the wives, at which they were allowed to eat a little ice cream and take home the spoons for souvenirs. But that was all. The women at that 1904 banking convention were strictly also-cames.

To-day behold the difference. The first mention of the 1922 convention in the papers was an announcement of the formation of a woman's reception committee, charged with the details for the comfort and entertainment of the delegates and guests. And if you are allowed to browse around in the headquarters of this committee, a large busy looking place on the second floor at 528 Madison avenue, you will presently notice in the registration files some little yellow stickups here and there in the orderly rows of cards.

"What for the stickups?" you inquire. "Oh, those mark the women bank executives who have written to say they are coming," you are informed. Was there one woman bank executive at the 1904 convention? Well, hardly. To be sure, that was a good while ago. That was the year when the press was saying down in one corner of a page that possibly the 100,000 registered women voters in Colorado, Idaho, Utah and Wyoming would have some slight effect on the approaching Presidential election. A good while ago, and naturally bankers were more interested in discounts and loans and things like that than in the advance of women. But bankers can smell a mouse, as the saying goes, and while the non-existence of women bank executives didn't worry them, it presently began to percolate into the consciousness of New York financiers that

Woman's Place in the Bank

women had a vested right to an outstanding part in their convention arrangements. The reaction, of course, came by roundabout paths. But Banker Smith of Smithtown North Dakota, for instance, would return to his hotel all pleased with himself over the way the delegates had received his speech on the gold reserve, and then Mrs. Banker Smith would say to him, in one of those curtain lectures which Anthony Trollope declares have such a profound effect on

mortal affairs, that it was all very well for him, but there she had been yawning her head off in the hotel all day because she didn't know a soul in the city, and nobody paid any attention to her, and she had her opinion of people who let a woman who amounted to a little something in her own State travel across the continent to see their town and then behaved as if they didn't know she was on the map. Well, Banker Smith was but human, and dynasties have been upset for not unimportant reasons. In short, feminine opinion made that convention a frost. And having had eighteen years to think it over, the financiers of New York now turn to the women and say:

"Help us out, for the credit of our city. Don't let our visitors go home with the wrong idea that New York is cold and indifferent. You hold this convention in the hollow of your hand. Fix up a program that will help every one of the 2,000 women visitors to see New York as it really is. Go the limit, and we'll stand back of you."

The committee, of which Mrs. Dwight W. Morrow is chairman, is the answer to this appeal, and when Mrs. Banker Smith arrives here she won't have leisure or solitude for yawning her head off. She will have so many receptions, teas, balls, theater parties, fashion shows, lectures and really home parties to choose from that her head is more likely to whiff off. Not that Mother Knickerbocker is going to be intrusive. Guests will be let alone if they prefer that, but the program is here, cordially offered to them, if they will have it.

Paths of Their Entrance.

On this woman's reception committee and its various subcommittees are the wives, daughters and sisters of leading New York banking men, and also the women bank officers, of whom there are each year more and more in our banks. These women officers are a significant development in one of the most conservative of professions. In fact, banking isn't as yet at all a standardized profession for women, and the facts about those who are in it have to be picked up here and there. And the paths by which they come into it are various. They don't always have to climb up the ladder from the bottom, rung by rung. Sometimes they just step right into it over the social path, and find their social gifts, the art of meeting people and all that, a tremendous asset. Of course, they must have energy and a mind capable of mastering banking details.

Mrs. William Laimbeer, assistant secretary at the United States Mortgage & Trust Company, who is serving on the Information Service Committee for the convention, is a good example of a modern tendency. A good many people remember Mrs. Laimbeer, who was Natalie Schenck, and how an accident left her a widow with

three children to support. Without practical training she went into a commercial company and made good. During the war she distinguished herself in the Liberty loan campaigns. Six months after she went on the payroll of the Mortgage and Trust she was an officer, opening and closing accounts for women and advising them in their financial puzzles.

Miss Virginia D. H. Furman, another member of the Information Service Committee, is assistant secretary at the Columbia Trust, where once she was a large depositor. As a rich young woman on Long Island, she delighted in riding at the highest gates, and being the first to try any new form of motor car or boat or plane that came along. Finding it advisable to work later on, she took a sporting chance at banking, and at first she had a tough time with balky women clients who objected to the innovations. Now she comes to her in droves in her office at the Columbia Trust on Fifth avenue, and tell her all their financial difficulties.

Miss Jean A. Reid, head of the women's department at the Bankers Trust Company, is chairman of the Information Service Committee. She went into banking from art, via war work. She was a portrait painter, and a highly successful one, when the war came, and people stopped wanting their portraits limned, and anyway, she couldn't be contented handling the brush when the boys on the other side needed help. All through the worst of it she worked among them, and when she came back she found she hungered to be among people still, and she believed that business would give her more human nature than art would. So she got a banking job, going right into the case as a clerk.

Miss Furman thinks the close contact of women with men when they work in the cages is regrettable, but Miss Reid doesn't think so. She says she just loved rubbing elbows with the young fellows, the clerks, and hearing their grouches. "My job over in France was hearing the boys' grouches, and I was glad to have it to do here," she says.

The Chosen Few Are Fitted.

Miss Minn Bruere, who has the women's department at the Central Union Trust Company, had a long experience as Frank A. Vandenberg's private secretary when he was president of the National City Bank. She says that the elder James Stillman used to tell her that the woman bank vice-president was on the way, though she hadn't then materialized. She hasn't even yet arrived in New York; assistant secretary is the highest title any bank here gives a woman; but she has arrived in the West. The Farmers' State Bank at Pinebluff, Wyoming, for instance, has a woman vice-president, Mrs. John Wilkinson by name. And the Woman's Bank in Clarksville, Tennessee, has, as you may suppose, a woman president, Mrs. F. J. Runyon.

Mighty hard work some of these Western women have done to win the places they now hold in banking work. "We are chosen," says Mrs. Ralph Beebe of the Commerce Trust Company of Kansas City, Missouri, "not for social connections but for useful purposes. To those of us who are willing to work and show ability the Western men are very liberal in their attitude, but we must make good." Miss

of mine north of Lake Superior was much annoyed by the bald eagles, who had tried to carry off a fox he had caught, and had in these attempts completely ruined the valuable fur.

In regions where ospreys or fishhawks are common the bald eagle frequently robs the osprey of his prey, but in the region of our northern lakes that are well stocked with fish the royal bird of our country does his own fishing.

Once late in fall I saw an eagle catch a big fish in the Minnesota River. My attention was attracted by the flapping and splashing of great wings on the water, and then an eagle arose slowly with a wriggling

fish in his talons. As far as I could judge it was a carp weighing three or four pounds.

On another occasion my camping partner saw an eagle catch a large fish in North Lake on the international boundary, but when she called loudly to me the eagle became frightened and dropped the fish and flew across the lake.

One bald eagle somewhere in North America ought to wear my tag, because he is legally my eagle. I found the young bird the captive of a lad on Isle Royale in Lake Superior. Captive eagles have always been a sad sight to me, and I paid the lad three dollars to let the eagle go.

In Polite Language

By MAURICE MORRIS.

THE English newspapers tell us that some one in England has embarked on a search for "polite expletives," on the theory that human nature demands some form of self-expression in times of stress and that it is the duty of the ingenious to tabulate a list of harmless "swear words" to meet all exigencies.

It is a little surprising to find our English purists lending countenance to the use of "expletive" to connote a "swear word." "Expletive," the dictionary tells us, is a word not necessary to the sense, but employed as a mere filler in or to round out the period; and the Latin original

seems to bear out the definition. As Pope hath it:

"These equal syllables alone require, Though oft the ear the open vowels tire, While expletives their feeble aid do join. And ten low words oft creep in one dull line."

"Let that suffice, most forcible Feeble"—we must not affright the casual explorer, tempted by the title, with too great parade of learning. "Expletives" it shall be.

We are advised that the ancient Scythians swore by the wind, a habit that might easily become popular in this day; and, if Capt. Marryat is to be believed, Jack

Conscience Money

By FRANK CURTIS.

New York, Saturday.
THE copybook story that Lincoln, when he was clerking in a grocery store, once walked eight miles to return three cents to a woman customer, is equaled almost every day in wicked New York. This is shown by some of the persons who contribute to Comptroller Craig's conscience fund.

It's a lean day when Mr. Craig's mail does not contain at least one letter signed "Honest" or "Reformed Sinner," with \$5 or \$10 bill inclosed and a note explaining that the writer is unburdening himself of a debt—spurred by conscience.

Sometimes the remittance is as much as \$50; sometimes it is only a few cents in postage stamps. Usually the letter is written or printed in a disguised hand. Often the writer is illiterate and, judging from the paper, too poor not to miss the money. At least four-fifths of the conscience fund donors are poor, if that's any line on the relative honesty of the classes.

The Comptroller's office is not the only one that gets these letters. The United States Treasury Department probably has the largest conscience fund correspondence in the world, especially when times are flush. Apparently consciences do not prick so hard in hard times.

The Post Office, the Collector of Customs, the railroads, hotels, department stores, all receive money anonymously.

"My little boy was 7 years old and I told the conductor he was only 5 and should ride half fare," writes a conscience stricken mother to a railroad, inclosing stamps to make up the difference.

"Six years ago I rode on your railroad and the conductor did not take my ticket. I cashed it and got my money back, \$1.40, which I return herewith," writes a passenger, who signs his letter "Remorse."

A great many contributions are unaccompanied by letters or contain merely a slip bearing the words "conscience fund" or "restitution fund." In the Treasury Department's fund there are hundreds of letters from former soldiers and sailors who helped themselves to a pistol or a couple of blankets or some serviceable item when they left the service.

"For articles I stole when in the army," is the customary explanation that accompanies such remittances. The other day the Government received \$15 ticketed, "for a pair of shoes and a blanket, which I sold when I was in the army in Belgium." "Any doughboy who could sell a pair of army brogans and a blanket to a Belgian for \$15," said the clerk who got this letter, "ought to be peddling snowshoes in Panama, but this lad is too honest to get rich that way."

"For two canceled two-cent stamps I used about fifteen years ago." This is a woman's handwriting, with \$1 inclosed, was received not long ago by the Post Office. If this woman had been as quick at compound interest (at 5 per cent.) as she was meticulous at remembering the stamps, she would have sent only eight cents. She has paid for those stamps, interest and all, for sixty-six years, or until 1973. Or, supposing she counted simple interest only, she has paid up until the year 2337.

However, conscience fund subscribers usually do not bother about interest at all. Here is a letter from a city employee, added recently to Comptroller Craig's collection:

"I have been employed by the City 2

years and one time through some error I got Three Dollars and fifty 5 cents too much. I want to pay it back to the City as I think you are the right person to send it to. Would like if it was published in the papers, respectfully yours—Honest."

School teachers, women teachers especially, seem to have unusually sensitive consciences. The city of New York is not going to force them to take any sum of money they haven't honestly earned. A good many of the letters Mr. Craig gets are written in neat little schoolmarm handwriting and signed "Public School Teacher." Here is a sample:

"Enclosed please find five dollars (\$5.00) which represents a day's salary to which the writer was not entitled. I should be grateful if you would see that it is turned over to whomsoever receives deductions for teachers' absences.—A Teacher."

Religion, doubtless, plays a part in the psychology of the conscience fund. Children are particularly susceptible to it. Often on Monday morning boys and girls who have been to Sunday school and repented being naughty—stealing some trifle from the classroom—surreptitiously leave a few pennies on their teacher's desk with childish notes explaining, "I hooked a pencil" or "a ruler" or whatever it happened to be.

"Trying to be a Christian," and similar expressions frequently are used by grown-up contributors. They are not all cheerful givers, however. Witness this:

"I am inclosing herewith \$2 interest. Kindly credit to the conscience fund or anything you like. The deal I received from the city of New York prevents me from giving you this anything but reluctantly. Yours truly, City Employee."

Here is a sample of the "poor, but honest" type:

"Dear mr. paymaster. I received ten dollars to much from one of your paymasters and I am returning it."

"Reformed Sinner" writes to the Kings County Hospital, Brooklyn, as follows:

"I wish you to add this to your conscience fund, if you have one, or turn it in to the Board of Charity. It is in payment for goods wrongfully taken from Kings County Hospital. The amount I am sending is greatly in excess of the value of the articles taken, but I feel better satisfied sending this amount."

This one is short and to the point: "Enclosed please find \$50,—as it does not belong to me, I wish to return it."

"A Sinner" writes: "Enclosed please find \$5 that I had taken from the Department of Ferries when I was employed as an agent. Would you be so kind as to add it to the Dept. Account and oblige."

A teacher writes: "I am enclosing \$15 from the absence refund I received Saturday. My physician made some errors in regard to the number of times he saw me personally."

"I am sending (for a friend)," writes a man who signs his name, but does not mention the name of his friend, "this \$10 for the conscience fund, which he wants to return."

The biggest single item received by the Treasury Department this year was \$81, with which came a slip "for incomplete income tax returns for 1919." The smallest was 50 cents, with no explanation at all. The oldest is an item of \$3, "for payment of duty on silk dress pattern brought into the United States from Canada fifty years ago," from a woman.

Littlebrain found it highly satisfactory and profitable to swear by a particular quarter of the wind, which carried him through his difficulties like a breeze—as, indeed, it was. The Romans, as the classic scholar steeped in "Ben-Hur" need not be told, used "perpet," "mehercle" and the like in time of stress, and hints of these expres-



Jack Littlebrain indulges in a few remarks to a particular quarter of the wind.

sions may be found in Italian expletives of the present. Innocent old ladies have to thank the Italians also for their stock expletive, "Dear me," for, as I think, the curious deliver tells us that "dio mio" was his forbear. The early Christians swore "by all the saints," but later particular selections from the calendar were made by the various arts, crafts and countries, and in quite recent times "by George" was the choicest expletive of a favorite American hero.

Conan Doyle, who in his thoroughgoing fashion examined into the matter when writing his romances of bygone times, has made us acquainted with "By my hit," and "By these ten finger bones," but this last may be thought somewhat overelaborate for current usage.

The various references to the deity in

more or less veiled form were popular in England at one time—"Odds bodikins," "Oddswoonds" and so on, as well as "By'rady kin" and "By'rady." There are two curious examples in one of Shakespeare's plays—I think it is "Twelfth Night"—"Slight" and "Sild," that might escape casual notice.

Also traces of this style of malediction are to be come upon with luck in some parts of the Southern States to-day. For an example, in Maryland, in the county of Anne Arundel—or to speak by the cards, Anne Randall—there was to be heard in comparatively recent times, "Drot yoh melt," the meaning whereof we shall assume to be sufficiently obvious.

Returning to the sweet swan of Avon, there is Mr. Justice Shallow's "By cock and pie"—a very gentlemanly oath, which well might prove serviceable in the present. "Aroint thee," though, is a shade too archaic. If a foreign touch be desired one might try "Esperance"—"Cry Esperance, Percy, and set on," exhorted Hotspur. The ponderous Miltonic execration and denunciation were utterly hopeless and could no more pass current than a German mark. Which calleth to mind the gentle Tennysonian:

"Mark's way, quoth Mark,
And smote him thro' the brain."

It might appear opposite in corresponding case.

The pages of Tobias Smollett be sprinkled with "Stap me!" "Stap my vitals!" and the like—too rough, methinks; and the same will be said of "Burn me" and "Burn my body," beloved of Bill Sikes, though this last had a pleasant suggestion of warmth against the coming coalless winter. "Bless my soul!" conjures up visions of an old gentleman with white whiskers and gold spectacles—the Brownlow or Pickwickian type. Besides, are souls entirely in fashion at present?

Favorite expressions of our immediate forefathers—"By gravy!" "By the great horn spoon!"—are, it is to be feared, over-bucolic. But does any one know what spoon that was and where it is?

Yet, as the sage puts it: "When anger rushes unrestrained to action, Like a hot steed it stumbles in its way."

And there is no telling what word crutch it may grasp to help it on.

On the whole, perhaps the omnium gatherum "Curses!" might be found most satisfactory in the end, and I doubt not would be highly favored for the tang of Bowery melodrama that it never may escape.

Will Eagle Attack Man?

By D. LANGE.

THE question whether eagles ever attack human beings I should not offhand answer either negatively or affirmatively. I can, however, vouch for the truthfulness of the following incident on that point:

The two year old white headed boy of a forest ranger at Beaudette in northern Minnesota was playing in the potato patch near the house when an eagle appeared and flapped his big wings so close to the child that the screams of the frightened little fellow attracted the mother, who was busy in the house.

She ran out, but being without even a stick in her hands, she could do little but add her screams to those of the boy. The eagle then alighted on the fence, but when the mother threw clods and stones at him he arose and flew away.

I think the bird was a young bald eagle just learning to catch his own food. From some place up in the sky his keen eyes had caught sight of the white headed boy moving about as a conspicuous object on the green background of the potato patch. Young birds and animals, just like boys, often do foolhardy things which the adults would never attempt. An adult eagle, who had learned the fear of man, would never have come near the ground close to a human habitation on the outskirts of a town.

The child was too heavy for the eagle to have carried away, but the bird was undoubtedly hungry, and if the mother had

not come out the eagle might have clawed the head and shoulders of the helpless child. I have the story direct from the mother. I do not know of any incidents where an eagle attacked or attempted to attack an adult human being.

In years when the snowshoe rabbits are numerous the bald eagles often remain in the north country, at least till midwinter. The rabbits cannot resist the temptation of crossing over the ice of the lakes, and then, in spite of their white coats at this season, they fall easy victims to the great birds of prey, who watch for them from tall trees on shore.

A few years ago I was walking with my dog over the ice of Lake Itasca about January 1 when my attention was attracted by the loud barking of the dog. On looking aside I saw a bald eagle hovering about twenty feet above the dog. Presently the eagle decided that the barking and lively jumping dog was too big for him to handle and he withdrew to his perch on shore, some two hundred yards away, from which place he calmly watched the dog and myself as I examined the spot where he had threatened the dog.

Tufts of hair and a few scraps of skin and blood on the snow showed that the eagle had recently caught and killed a rabbit here. The dog, who generally almost stepped on my heels on our walks, had been attracted by the scent and in turn had attracted the eagle.

During another season a trapper friend