

With the World's Workers

REVIEW OF PROGRESS THAT IS BEING MADE ALONG ALL LINES OF ENDEAVOR

To Stop Accidents

Heads of Great Industrial Plants in Move for Protection of the Workmen.

MATTER OF BUSINESS SENSE

It Has Been Found That Financial and Economic Loss Can Be Avoided, and All Efforts Are Being Made in That Direction.

As a result of the passage of compensation laws in many states, manufacturers and other employers of labor are coming to realize the importance of further protecting their workers. Every one knows it is impossible to fully compensate victims and their families for the suffering and possible fatal results of accidents, so the logical thing to do is to take every possible precaution in preventing accidents.

Some of the largest plants in the country have already given considerable attention to this subject, and the publicity given their plans will be beneficial to other employers. The adoption of more adequate methods of preventing accidents means a reduction in the rate of liability insurance.

In one large eastern plant where the system has been adopted, the rate of accidents per employe was reduced one-half in a year. This was accomplished by the employment of a safety engineer, whose sole duty is to devise means of safeguarding employes. Previous to that time the number of amputations necessary as the result of the old system was 3.7 per month, while under the new system the number was reduced to six amputations during the entire year, and all of these were amputations of fingers.

In addition to a reduction in the number of accidents, there was a saving to the plant's relief fund of approximately \$9,000 as compared with previous years. The nature of the accidents was also much less serious.

While these results were to a certain extent due to the use of safety appliances, much more was accomplished by training the employes to work with safety under conditions that might become dangerous if the worker were inexperienced. The men were also trained to look out for each other more than they had formerly done.

This was accomplished by separating the workmen into classes according to the rapidity with which they thought and acted. The places of greatest danger were given to the quick and alert, while work which involved less risk was assigned to slow moving and slow thinking men. When it was found that an employe was so slow as to be beyond hope of improvement, he was let go. This was done on the theory that it would be unfair

to himself, his fellow workers, and his employers to keep him in a position for which he was not fitted. If allowed to remain, there would always be the danger of injury either to himself or to others, and it was deemed better to force such employes to find safe work.

Most accidents are the result of unexpected dangers. Probably broken ladders and improperly placed ladders cause more accidents than anything else. It is easy to remedy such evils. This can be done by destroying all ladders that are weak or worn and by providing every ladder in the plant with safety prongs to prevent slipping.

Prevention of accidents is even more important than compensation for injuries, because the latter will then be unnecessary.

MAKE RESOLUTION TO SAVE

American Workmen Would Do Well to Take a Lesson From Their French Brethren.

French thrift is proverbial and the wide distribution of wealth among the people is one of the marvels of the age. The small French investor confines himself pretty closely to home securities and the custom of issuing all sorts of bonds in small denominations helps him greatly. But this is a mere detail. It is the way he saves, that is the marvel.

Money does not burn in the pocket of the average man or woman of France. The people have learned not to waste. This applies to food and

clothing as well as to money itself. It is not hard to save something out of even a small weekly or monthly wage by applying French principles.

When a young man in receipt of a fixed sum each week finds himself in possession of a small surplus just before payday, he should put it away and count himself so much ahead. Every week he should keep his expenses strictly within that week's income. If he refrains from spending a small sum for something he does not need he will soon get ahead. It is the spending of money, even a few cents, just because it is in his pocket, that keeps him poor. He may have planned a Sunday excursion and laid by his money for it. If the weather keeps him home, he should refrain from spending that money on Monday just because he has it. If he gets the habit of saving such "found" money he will soon have something.

It is not the clothes they buy, the rents they pay or the food they eat that keep most Americans poor. It is thoughtlessness, the drinks they buy when not thirsty, the cigars which they can do without, that leave them without bank accounts.

American women go shopping as a diversion. They buy things they do not need because they are "bargains." No matter how cheap a thing may be the money paid for it is thrown away if it is not useful. That is where the French woman saves, and why the bargain sale is not a feature of French shopkeeping outside of Paris, where it is sometimes introduced for the purpose of abstracting dollars from American purses. Bargains are all right if the goods are needed at the time, but ready money is a better asset than a lot of junk. Were that not so, there would be no real bargain sales. The merchants know.—New York Commercial.

God Demands Recognition

By Rev. J. H. Ralston,

Secretary of Correspondence Department of Moody Bible Institute, Chicago

TEXT—Psalm 46:10—"Be still, and know that I am God."

While we rarely find a professed deist nowadays, few men recognize

God as he manifests himself. Yet, while men do not recognize God who has revealed himself, they are constantly manufacturing gods to suit themselves, and these are as numerous as those of Egypt in the days of the Pharaohs. In the text there is the call of God to give attention to himself—

"Be still, and know that I am God." God is intensely interested that man should recognize him, not only because man would thus greatly bless himself, but God demands this recognition because he is sensitive to the appreciation of those whom he has created in his own likeness and image. We must maintain this, notwithstanding the specious plea that it would be ignominious to God to demand such recognition.

This matter can only be settled by an appeal to authority, and multitudes believe that the Bible is such authority. In Exodus 34:14, we read: "Thou shalt worship no other God, for the Lord whose name is jealous, is a jealous God." Joshua called the attention of Israel to the same characteristic in God when he wished Israel to return to God, to the enjoyment of their divine heritage.

In the text God does not ask man to know him; he simply asks that we recognize him as God, and appeals in the 8th and 9th verses of this chapter for the use of the physical senses: "Come, behold the works of the Lord, what desolation he has wrought in the earth; he maketh wars to cease unto the end of the earth, he breaketh the bow and cutteth the spear in sunder; he burneth the chariot in the fire." Our attention is also called to what we have heard with our ears, and our fathers have told us what he has done in the time of old. Were not God's dealings with the Egyptians so "lovely that he was God? Was not God back of the blessing of Israel by Balaam, while Balaam's purpose was to curse? Has God not set up one and put down another? Has he not despoiled the devices of the crafty that their hands cannot perform their enterprise, and has he not taken the wise in their own craftiness, and is not the counsel of the forward carried headlong? And what shall be said of the occurrences of modern history? Had God anything to do with the earthquake in San Francisco; the burning of the General Schofield, and the sinking of the Titanic? Of the latter event it is said that in the last moments of that fated vessel remaining afloat, all classes of people prayed, and the band played until the very end, "Nearer, My God, to Thee." And what was this but recognition of God, and possibly with many, too late?

To say that God has nothing to do with these things on the ground of that it would be violence to the reign of law, dishonoring to him as an infinite being, and entirely relieve man of moral responsibility, is really not worthy of serious consideration. The consciousness of God's immanence in all such things would be a deterrent from sin on the part of some, and would be an incentive to good on the part of others.

How are men to know God? Simply by being still. By searching, men cannot find out God. As David would lie in the fields at night and look up into the starry heavens, it would not be for the purpose of finding out God, but as he gazed he could not help but exclaim: "When I consider the heavens, the work of thy fingers, the moon and the stars, which thou hast created, what is man that thou art mindful of him, or the son of man that thou visitest him?" As Moses would have Israel to recognize God, he said: "Stand still, and see the salvation of God." As Isaiah would have Israel see wherein their strength lay, he said they should sit still. So the method of knowing God is to just keep the eyes and ears open, to stop, look, listen—God is here, there, everywhere. The results of this will be a more serious consideration of one's obligation to God. The life of the Christian will be made richer, and as the darkness of the hereafter is approached, there will be a preparation to meet God, with whom, whether he will or will not, man has much to do. To know God, and him whom he has sent, is everlasting life.

Shock for a Brother. "John," said an eminent physician, wearily, entering his home after a hard day's work, "John, if anyone calls excuse me." "Yes, sub," agreed John, the old family darkey. "Just say," explained the doctor, "that the masseur is with me." A little later the doctor's brother called—called and received the shock of his life. "I want to see the doctor at once," said he. "Yuh can't do it, sur," solemnly announced the old darkey, turning up his eyes till the whites alone showed. "Yuh can't do it, sub. The doctor, seh, am wid de Messiah."—New York Evening Sun.

A Question of Names. In some of the country districts of Ireland it is not an uncommon thing to see cars with the owners' names chalked on to save the expense of painting. Practical jokers delight in rubbing out these signs to annoy the owners. A constabulary sergeant one day accosted a countryman whose name had been thus wiped out unknown to him. "Is this your cart, my good man?" "Of course it is!" was the reply. "Do you see anything the matter wid it?" "I observe," said the pompous policeman, "that your name is o-bitherated."

"Then ye're wrong," quoth the countryman, who had never come across the long word before, "for me name's O'Flaherty, and I don't care who knows it."—Youth's Companion.

Crocodiles and Sleeping Sickness. So that he could make a thorough study of sleeping sickness, its causes and effects, Doctor Koch braved the dangers of an African swamp and spent eighteen months investigating the disease. He lived during that time near Lake Victoria Nyanza. He was convinced that the insects that cause the disease live off the crocodiles. These suck the blood from between the armor plates on the

When the dust of business so fills your room that it threatens to choke you, sprinkle it with the water of prayer, and then you can clean it out with comfort and expedition.—James Stalker.

Only in a world where there is suffering could God prove that he is loving.

The man who buries his talent might as well bury himself.



When you are offered anything free look for the string.

If your digestion is a little off color a course of Gardell Tea will do you good.

The Worrier. Knicker—Does Jack worry? Bocker—Yes; he wants to pasteurize split milk.—Judge.

The Usual Way. "Yes; he committed political suicide." "How can a man commit political suicide?" "By shooting off his mouth."

Be thrifty on little things like bluing. Don't accept water for bluing. Ask for Red Cross Ball Blue, the extra good value blue.

She Know It. Stella—This is the presidential year. Bella—I know. The farmer we board with keeps eight bull moose that chase you every time you go out.

True to His Trust. "Father," asked the beautiful girl, "did you bring home that material for my new skirt?" "Yes." "Where is it?" "Let me see? Wait now. Don't be impatient! I didn't forget it. I'm sure I've got it in one of my pockets, somewhere."

The Moon's Offspring. Looking out of the window one evening, little Marie saw the bright, full moon in the eastern sky, and, apparently, only a few inches from it, the beautiful Jupiter, shining almost as brightly as the moon itself. Marie gazed intently at the spectacle for a moment, and then turning to her mother exclaimed: "Oh, mother, look! The moon has laid an egg!"

RASH ALMOST COVERED FACE. Warrenville, O.—"I have felt the effects of blood poisoning for eighteen years. I was never without some eruptions on my body. The terrible itching caused me much suffering and discomfort, while the rubbing and scratching made it worse. Last spring I had a terrible breaking out of blistering sores on my arms and limbs. My face and arms were almost covered with rash. I could not sleep and lost nineteen pounds in five weeks. My face was terribly red and sore, and felt as if my skin was on fire. At last I tried a sample of Cuticura Soap and Cuticura Ointment and I found them so cool, soothing and healing, that I got some Cuticura Soap, Cuticura Ointment, and Resolvent. I bathed with hot water and Cuticura Soap, then I applied the Cuticura Ointment every night for two months, and I am cured of all skin eruptions." (Signed) Mrs. Kathryn Kraft, No. 28, 1911.

Cuticura Soap and Ointment sold throughout the world. Sample of each free, with 32-p. Skin Book. Address post-card "Cuticura, Dept. L, Boston."

Mixture of Caution and Economy. At the Union depot a few evenings ago a mother who had gone to see her daughter, a miss of about 18 years, safely started on a journey, was heard to give the young lady the following words of advice just before the train started. "Now, good-by, my dear. Take good care of yourself and remember not to be too free with strangers on the train. But if a nice looking man should speak to you be polite to him—he may buy your supper for you."—Kansas City Star.

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Whittemore's Shoe Polishes



"GILT EDGE" the only ladies' shoe dressing that positively contains Oil. Blacks and Polishes ladies' and children's boots and shoes, shines without rubbing, 25c. "French Gloss," 10c. "STAR" combination for cleaning and polishing all kinds of rubber or tan shoes, 10c. "Dandy" size 25c. "QUICKWHITE" (in liquid form with sponge) quickly cleans and whitens dirty canvas shoes, 10c and 25c. "ALBO" cleans and whitens canvas shoes. In round white cakes packed in zinc-tin boxes, with sponge, 10c. In handsome large aluminum boxes, with sponge, 25c. If your dealer does not keep the kind you want send us the price in stamps for a full size package, charges paid. WHITTEMORE BROS. & CO. 20-28 Albany St., Cambridge, Mass. The Oldest and Largest Manufacturers of Shoe Polishes in the World.

Resinol Ends Skin-troubles

RESINOL Soap and Resinol Ointment stop itching and burning instantly and quickly clear away all trace of eczema, ringworm, rash or other distressing skin-eruption.



Resinol Soap (25c) and Resinol Ointment (50c) sold by all druggists or by mail postage paid on receipt of price. Send to Dept. 211, Resinol Chemical Co., Baltimore, Md.

HIS VIEW. Hewitt—This place is 1,000 feet above the sea level. Jewett—But the sea isn't on the level; it always makes me sick.

Not in It. Teacher of infant geography class—John Mace may tell us what a strait is. John Mace—It's jus' th' plain stuff, 'bout nothin' in it.—Judge.

A Better Thing than Tooth Powder. To cleanse and whiten the teeth, remove tartar and prevent decay is a preparation called Paxtine Antiseptic. At druggists, 25c a box or sent postpaid on receipt of price by The Paxton Toilet Co., Boston, Mass.

Seemed Like More. The Professor—in 140 wren's nests there are an average of 25,000 insects. The Student—Why, professor, I disturbed just one nest one day, and I'll bet there were more than 25,000 in that one!

Making Cheese in Olden Days. Cheese was made by the old-time farmers in the summer on the co-operative plan by which four cattle owners owning say 14 milk cows, received all the milk night and morning, according to the daily yield of their little herd. Thus given two families having five cows each, one with three and one with one, supposing that the average yield per cow was the same, in two weeks, two owners would make five cheeses each; one would press three, and one only one cheese, but this one would be as good and as large as any of the rest.—"Nobility of the Trades—The Farmer," Charles Winslow Hall, in National Magazine.

She Was a Duster. Mrs. Sutton advertised for a woman to do general housework, and in answer a colored girl called, announcing that she had come for the position. "Are you a good cook?" asked Mrs. Sutton. "No, indeed, I don't cook," was the reply. "Are you a good laundress?" "I wouldn't do washin' and ironin'; it's too hard on the hands. "Can you sweep?" asked Mrs. Sutton. "No," was the positive answer. I'm not strong enough. "Well," said the lady of the house, quite exasperated, "may I ask what you can do?" "I dusts," came the placid reply.—Everybody's.

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Deals In Millions

Immense Sums of Money Are Handled Yearly by One Man in Business at Chicago.

LIFE CENTERED IN THE WORK

Washington G. Sturges Has for Fourteen Years Had Un disputed Monopoly of the Whole Exchange Business of the Banks of the Garden City.

In a small 10x12 room in the first floor of a business building just off La Salle street, Chicago, the financial center of the middle west, is carried on a business that aggregates roundly \$500,000,000 a year, and involves every large bank in Chicago, New York, St. Louis, and smaller banking centers. And the entire business is conducted by one man, a quiet, slim man, a little past 50, who has carried on the business without material assistance

for fourteen years, working ceaselessly through the business day and going without a vacation all through the fourteen-year period.

The man who has held what amounts to an undisputed monopoly of the whole exchange business of the Chicago banks and seems destined to hold it as long as he wants it is Washington G. Sturges, a partner in a general brokerage firm. He shows no particular concern over the fact that in his work as individual clearing house for the banks something like \$7,000,000,000 has been transferred through him. On the contrary, he considers it such a matter of course that he does not care to talk about it at all.

"It is all in the work," he says. "I am an employe of the banks—just an agent. It is all their business."

But Mr. Sturges' employes are not so reserved in their remarks concerning him and his business. Any one of the Chicago bankers, from the president of the Continental and Commercial National, with its vast deposits, to the small banker "off La Salle street," but still requiring the services of the exchange broker, will talk about "Wash" Sturges as long as the interviewer will listen, telling of what one man with a real thirst for work and contempt for even a brief vacation has done for Chicago business.

One of the banks will find itself in need of a \$500,000 deposit in a New York bank. The head of the exchange department immediately calls up a Randolph telephone number and reaches Mr. Sturges without waiting for an office boy to call him. Almost before the connection is broken some other bank has discovered that it has \$200,000 on deposit in New York that can be used to better advantage in Chicago. Mr. Sturges quotes the rates desired, fixed by the simple laws of supply and demand, and telephones to other banks to make up the balance one way or the other, matches the orders for buying and selling, and probably within a few minutes the funds have been arranged to the satisfaction of all involved.

With the movements of money and the changing demand for funds in the largest and the second largest central reserve parts of the country, the rates on New York exchange in Chicago change perceptibly. When Chicago can spare funds more easily than New York eastern exchange sells at a discount. When there is sharp demand among Chicago banks for New York funds there is a resultant premium to be paid. In addition to the general movements of deposits and loans there are temporary demands that spring up suddenly and force the rate above or below par, only to settle back to the normal state a few days later.

Annual Maestrate of Workingmen.

In 1907, according to the United States geological survey, 3,125 men were killed and 5,316 injured in coal mining accidents in the 22 states that produce 98 per cent. of the American coal; in 1908, 2,450 were killed and 6,772 injured. In the decade ending with 1908, 19,469 men were killed in the coal mines of these states.

An Ohio man has invented a simple variation of the motion picture machine to project advertisements upon sidewalks and other public places.

Women Lack Capital

ONLY REASON WHY THERE ARE NOT MORE IN BUSINESS.

Have Abundantly Proved Their Ability in Many Lines of Endeavor, Says New York Writer.

"The great need of the average business woman today is to accumulate a little capital—the rest follows," said Miss Rose Albers, a woman of twenty years' commercial experience.

"The only difficulty that seems to confront the woman in the commercial field is that her wages are not large enough yet to warrant her saving as much as man toward a nest egg for future enterprises. The world is full of women who, with a little backing, have not only made money for themselves but those who believe in their ability as well. "While making money is not the most interesting thing in life, it goes a long way toward making life interesting. A few years ago it was a most unusual thing to take a woman into the concern as a business partner. Now men are practically compelled to do this in various lines since she has made herself indispensable to the progress of that business. "And it is a common occurrence for the woman who has made good to be welcomed as a partner in the concern, many, many times investing her brains in the business while others put up the capital. Yet, on the other hand, if she had some capital, her own progress would have been quicker and she would have made her money earlier in life. "There are many fields yet unfurrowed where woman has feared to enter and man alone has trod. But nearly every time that she has summoned up courage enough to try she has not been found wanting. "Do you think that the woman who enters largely into business interest loses interest in marriage?" I asked

THOUGHTS FOR WORKERS

For they can conquer who believe they can.—Virgil.

Everything is difficult at first.—From the Chinese.

Who accepts from another sells his own freedom.—From the German.

Accident is commonly the parent of disorder.—Gibbons.

That which we acquire with difficulty we retain the longest.—Colton.

Act in the valley so that you need not fear those who stand on the hill.—From the Danish.

It is more difficult for a man to behave well in prosperity than in adversity.—Rochefoucauld.

Bargaining is as necessary to trade as polling is to a vessel.—From the Chinese.

To bear is to conquer our fate.—Campbell.

From the same flower the bee extracts honey and the wasp gall.—Italian.

They can do least who boast loudest.—From the Latin.

To do a good trade wants nothing but resolution; to do a large one, nothing but application.—Chinese.