

the alumni that honored him year after year knew what manner of man he was. They knew that as a lawyer he was unthinkable; that as a railroad man he was a joke; that as a business man he was a nonentity. But to great business interests his peculiar talents and activities were invaluable.

Besides he was a professional savior of society! When Henry George that great and noble man began to preach his gospel of social justice it was this servicable and fluent lackey of organized thievery and fraud that was selected to overwhelm him with abuse and slander in the name of honesty and truth! And later this same mercenary became a leader in the cause of "sound money," an "honest dollar," "a hundred cent dollar!" And all the while he was robbing the policyholders of a great insurance society of tens of thousands of dollars a year; something like that other "sound money," "honest money" man, the ex-president of the Bankers' Association, now doing time in the penitentiary as a thief.

But now the country has found our hero out. He is covered with infamy; and, no longer a maker of jokes, is himself a joke. Y. M. C. A.'s, Union Leagues, university corporations, insurance companies, great corporations, grand dinners and occasions, have no further use for him. They made him what he was. They made him what he was—not himself or the Lord. They made him what he was. They would have honored him to the day of his death and bestowed lying obseques and memorials on him, had he not been found out. They indeed did not need to find him out; they knew; they approved, applauded, rewarded. But now that the world has found him out, they throw him, like a dirty clout, into the swill can; and his poor life, deceived, caajoled, fooled, ruined, by others, goes out in darkness and contempt.

I do not blame him at all, or at least much. His blood is not on his own head, but on the heads of the respectable, estimable, and Christian men that surrounded him all his life, and who encouraged and rewarded, for their own purposes, the false, the obscene, the dishonest, the rapacious in him; and who are still pillars and "saviors" of society. The spectacle of a lost soul is not one to jeer at or gloat over under any circumstances. It ought to be the occasion of infinite pity. And surely in this case there is a call, in addition, for hot indignation and reproof against those stronger, if not abler men, and the classes who are responsible for this soul's tragedy. It will generally be found, as in this case, that society is itself responsible for its Barères.

* * *

On nights so still that field and tree,
And even breezes, listen,
Oh, who will walk a mile with me
To watch Orton glisten?
For ever must we ape the bee?
For ever seek but honey?
Oh, who will walk a mile with me
To lose a little money?

—James H. West.

* * *

The way of the transgressor may be hard, but did you ever hear of that traveled by his women kin?
—Atchison (Kan.) Globe.

THE CONFESSIONS OF A MONOPOLIST

By FREDERIC C. HOWE, Ph.D.

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—In Chapter I, "The Boy the Father of the Man," the hero has related early experiences which tended to make him a monopolist: his exploitation during his schooldays of a newspaper route for which he had obtained exclusive rights—his success with which established it as a business principle with him to always tie a monopoly to any competitive business in which he engaged; his equally successful exploitation of an exclusive bookstore right, and later of a railway hackstand privilege, during his college days, followed by his study of law for lack of something better to do.

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CHAPTER II.

I Enter Upon the Practice of Law and Get Out Again.

It was in the early seventies when I was admitted to practice law. Where to locate was the question. There was nothing to be done at home, for the bar was overcrowded with really able attorneys. At the same time business was diminishing rather than increasing in volume. At that time the West was an Eldorado. Men were selling their farms in the East to follow Horace Greeley's advice. In Kansas, Nebraska and further west a hundred and sixty acres of land were to be had for the asking. This, at least, was an alternative if the law failed. I fell into the current, visited Pittsburg, where I spent some weeks. Then I drifted on to Chicago, which had just passed through its devastating fire. Finally I heard from an old college friend in another city, who spoke with much enthusiasm of the opportunities there. I joined him. Fortunately I had some little money left. But my aims and ambitions were as indefinite as ever. I felt an instinctive inclination to business, and yet business as a clerk or in an office did not satisfy me. I spent considerable time drifting around. Finally, with a letter of introduction, I made my way to the office of Judge Johnson, one of the leading lawyers in the city. He had recently retired from the bench and had a large practice of a mixed description. He was a lawyer of the old school. He handled real estate, was administrator or trustee of many properties, and represented the leading railway entering the city. I presented my credentials to him, and he finally gave me office room and entrusted me with the collection of his rents. I spent a number of years in that office, and there learned all the law I ever acquired. But the law did not satisfy me. It was too dry and too intricate. I used to sit in the long dusty library and contemplate the backs of such books as Byles on Bills, Bump on Bankruptcy, and wonder how men had ever brought themselves to the task of collecting and digesting the thousands of cases found between their covers. The law might be "the sublimity of human reason," as Coke said, but when I contemplated its workings, I questioned it. The poor were harrassed out of whatever rights they

had, by delays, costs and expenses. I was frequently sent out to gather testimony preparatory to suit, in cases where men had been injured or killed in railway accidents, for our instructions were to settle nothing except as a last resort, and to carry all cases through to the Court of Appeals. Judge Johnson used to accept the verdicts of the juries with quiet equanimity, for he usually managed to get some error in the record which enabled him to secure a reversal in the higher courts. He was said to be the most successful lawyer on the line, not through his ability to move a jury, but rather through his ability to tangle up a case so that he got relief in the appellate court. This was his policy, and as it took from one to two years to get a case tried in the lower court, and two years more to get it through the upper courts, the delays usually wore out litigants until they were willing to settle on almost any terms.

All these technicalities and delays bored me. Then, too, it hurt my sense of simplicity and justice to think that it required three or four years, two and sometimes three or four trials, with endless costs, pleadings, papers and conferences, to determine whether a man had been injured by his own negligence or that of the company, or whether A or B owned a piece of land. Then, too, it used to offend me to see a cause thrown out of court because the lawyer had sued in trespass and not in case, or had made some other technical error in his pleadings. When I contemplated the statue of Justice which adorned the top of the Court House, I used to feel that under the bandage which covered her eyes she must be laughing at the way we were doing things below her.

All these things made the law repellant to me. But it was not at this that I revolted. Some years after I began to practice our office was ordered to foreclose a large number of mortgages upon farms along the right of way of the railway which we represented. I investigated the history of the transaction, and found that when the railroad was built its representatives had gone along in advance of it and induced towns to vote subscriptions to its capital stock. Further than this, they had talked to the farmers, and told them that the railroad would greatly increase the value of their land and afford them an easy market for their produce. By such means they had induced the farmers to mortgage their land and exchange these mortgages for stock in the railway. The railway promoters had then used these mortgages, together with the railway right of way, to secure a large issue of bonds, ostensibly to pay for its construction. But instead of proceeding honestly, a construction company had been organized, composed of the same men who were back of the railway. This construction company contracted to build the road for a fictitious sum greatly in excess of its cost, and to take its pay in the bonds. These bonds were issued, the railway partly constructed; then default was made in the interest, and a receiver appointed by the courts. The stock which the towns had bonded themselves to subscribe for was worthless. So was the stock which the farmers had received, and with the foreclosure of the railway, similar proceedings against their farms were instituted also. The farmers naturally resisted. Slowly they came to realize the situation. They organized against the process of the courts, but gradually one after another

the farms were foreclosed and the property bought in by speculators at ridiculously low figures.

I could not stand for this, and my lack of interest in court work increased rather than diminished. I have watched the courts ever since. They were even better in those days than they are now. In fact, a position on the bench was at that time the highest honor in the community. Since then the bench does not command the best lawyers. As a matter of fact, in many instances the best lawyers could not be elected even if they chose. For the boss who controls the party usually makes the nominations for the bench just as he does for the legislature. Today in many States the judges are chosen by men who want to use them, and they know pretty well before the convention what a man's equation of prejudice or party loyalty is. I used to think the bench was almost sacred. But I have come to find it very human. On political questions its partisanship crops out whether it be a State or Federal court. The local trial courts do not dare go very far away from the people, for the people are their neighbors. So you will find the lower courts more likely to reflect popular opinion than the appellate ones. Not infrequently the appellate courts are nominated by the organization for political or private purposes, and they are never permitted to forget it.

It was for such reasons as these that I gradually drifted away from the law. I remained in Judge Johnson's office and took care of his business interests, of which he was careless. One day he put me at work examining into a proposed right of way of a new railway which was planning an entrance to the city. He told me the road was to be built and where its terminus lay. This turned out to be another of those lucky turns which have seemingly come to me from time to time throughout my life. I realized that this would greatly enhance the value of property about the right of way and the terminal, and proceeded to acquire options and buy such land as I could about the proposed railway site. In this I took little hazard, for the city was growing rapidly and the investments were sure to be sound, even though the railway was not built. But fortunately for me, it was constructed as planned. As soon as its right of way was acquired and its terminus known, land went up by leaps and bounds. I sold some of my options at twice their cost to me, but held on to the majority of them. Some of this land I still hold. All of it went up from two hundred to three hundred per cent. Some of it is now yielding me an annual income far in excess of its original cost. In a few years' time, by this lucky strike, I had become independently rich. But little of it had come from my law practice. And as time went on I abandoned that which I had and devoted myself to real estate speculation, into which I entered with a zest and delight that the law had never inspired.

CHAPTER III.

I Enter Politics and Politics Becomes My Business—My First Lesson in Finance.

Politics had never interested me up to my thirtieth year. I went to the polls when a President or a Governor was to be elected, and occasionally to the primaries. But I went with about the same feeling that I paid my taxes. As for city politics, I knew nothing

about it. It was bad business anyway. The city seemed to be ruled by a sort of underworld that only touched me as a property owner, and occasionally aroused my disgust through the disclosures of corruption that seemed to mark the City Council. To me a politician was a sort of wizard who had no ostensible business. He trafficked in jobs and usually kept a saloon. It did not occur to me that a business man had any place in politics, or that he had any chance.

It was really self-interest that first led me into politics. The city was growing rapidly and real estate values were going up. I owned a large block of land near the center of the city, which was covered with small buildings that I did not care to replace with larger ones. I had bought the land at a low price and was holding it for speculation. I found its tax valuation going up so fast that it was becoming unprofitable to hold the land. As it was, the rentals scarce met the taxes and charges against the property. I made some inquiries about the local assessor, and prior to the next assessment went to the county auditor to see if a man whom I employed might not be appointed in that ward. He suggested that he had a fight on his hands for re-election, and intimated that a campaign contribution might help my case. I contributed a hundred dollars, and on his election secured the appointment of a man as assessor upon whom I could rely. Through him I was able to keep my assessments down to a reasonable figure. In this way I made my entrance into local politics.

About this time I concluded my property would be greatly enhanced in value if the street were paved and sewerred. In this matter I engaged the interest of the alderman from the ward, and through him came in touch with the Mayor and the Committee on Highways. In a short time I found that the politician was a very human fellow, and not such a bad sort as I had supposed.

During these years the city had been growing with great rapidity. It was ragged and spread over a large area, making transportation difficult. One day the President of the bank in which I had become a director said he thought that a street railway would be a profitable venture, and suggested that I go in with him and secure a franchise. I smiled at this idea, as I knew nothing of street railway matters, and, besides, had no money to invest in such a project, even had I been so inclined.

"Oh," he said, "you can leave all that to me if we can only secure the franchise. You won't need very much capital, and we can easily secure men of experience to manage it. You are well known among politicians and have a number of friends in the Council. I will look after the financing. At the same time, you are the owner of a large tract of land which might be reached in our routes to the outskirts of the city."

The latter suggestion appealed to me, for I appreciated that if the land could be brought within easy access of the city, it would be greatly enhanced in value. That of itself would be a tremendous advantage, even though the railway itself was not a success. I interested myself in the project and consented to see what could be done. We had a franchise prepared by our attorneys for twenty-five years. I took the matter up with Murphy, one of the party

leaders, a number of aldermen and the Mayor, and they said they thought it would be a fine thing for the city, and manifested a willingness to do anything they could for me. But Murphy said that such things were expensive, and that it would probably cost from \$5,000 to \$10,000 to see the matter through the Council.

I refused to consider such a proposition. I had never given money for anything more than campaign purposes. But my associates were not so delicate. They said you had to do things that way. The Council were a bad lot. They held up everything, good or bad, till they got their price. Some arrangement was ultimately made by which the franchise should be granted to our company. We interested the daily papers in the project, induced them to urge its passage, and finally it was granted to us upon our own terms. In reality, it was granted to a dummy, from whom we purchased the franchise for \$15,000. What was done with this money I never knew, although I fancy that most of it stopped in the pocket of Murphy, the party boss, who had managed the matter for us in the Council.

For myself, I scarcely knew what to do with the franchise, after we had gotten it. It seemed to me we had gotten a bull by the tail. We had not the money to build, and I could not, with any confidence, recommend it to my friends, and the local banks had no experience in such matters. But I soon learned my first lesson in finance. It has since stood me in good stead. Estimates were secured as to the cost of construction, and with these in our pockets, we went to New York for the purpose of financing the proposition. It did not occur to me that money could be borrowed upon a mere privilege in the streets, which was terminable at the end of twenty-five years. I could think of nothing which seemed a more hazardous venture. But we boldly proposed to issue a half million dollars of bonds, and use the proceeds for construction purposes. I confess I was not over sanguine. But the bankers seemed to be interested chiefly in the size of the city, its rate of growth and distribution. How much the plant would cost did not seem to concern them greatly. I ultimately learned that a franchise in the streets was the best sort of security, and that one could secure a loan upon it even in excess of the cost of construction. It was better than real estate. In a growing town, earnings are bound to increase whether times be good or bad. They grow from ten to fifteen per cent. a year. If the proposition is sound today, the security increases with time. The paper franchise, bearing the signatures of the Mayor and the Clerk, which we had bought with so many questionings for \$15,000, turned out to be gilt-edged collateral, and was worth a million.

We finally secured a loan for half a million dollars on consideration of giving the bank twenty per cent. of the stock, or \$200,000, as a consideration for the underwriting. We issued a million of stock, and found ourselves the possessors of a street railroad and \$800,000 of stock certificates, which had cost us nothing save the influence which we had among the politicians, and an outlay of a few thousand dollars. From the first, the road paid interest and operating expenses. So gratifying was the result and so rapidly was the city growing, that we projected it into other streets. Within a few years' time we had increased

our capitalization to \$5,000,000, and secured such extensions and franchises from the Council as were necessary to complete the system. In large part we did this without resorting to corrupt methods. There was such a demand for service that we organized the citizens or real estate speculators of a neighborhood, who fought our battles for us. We used to send delegations to the City Hall, clamorous for an extension, so that it appeared to the people that the company was conferring a favor upon them by building new lines. In five years' time our earnings had doubled, and within that period I had made in the neighborhood of \$1,000,000 in a business which a few years before I knew nothing of, and in which I had not invested a dollar, and into which I had put very little time or energy.

I had gained much experience by this time. I knew the value of such properties, and was now in touch with banking institutions in other cities. I looked up the matter of artificial gas and found it to be even more profitable than railways. I got in touch with a gas contractor, who was willing to erect such a plant and take his pay in bonds. I then moved on the Council, and succeeded in getting a franchise from the city through the aid of the newspapers, one of which I now had an interest in, as well as the local boss, whom I had taken into partnership on several deals which had proven advantageous. I was slowly becoming identified with politics, and through the agency of the bosses of both parties I was able to line up both the Republican and Democratic Councilmen. In this instance we paid nothing for the franchise, although considerable stock was distributed among the local newspapers, and some of it was advantageously placed in the hands of political leaders for the purpose of protection. At that time it was not necessary to use money as it was later. Everyone was interested in the development of the town, and was proud of my enterprise and daring in venturing to construct a gas plant. As a matter of fact, at this time I was looked upon as a public-spirited citizen. I was building up the city.

As I said before, the gas proposition was easily financed, for the contractor accepted his pay in bonds, which he readily negotiated, leaving me in possession of almost all of the capital stock. From the start the gas plant paid handsomely. As time went on we extended our mains into all parts of the city, and found it even more profitable than the street railway. Our earnings increased by leaps and bounds. In time we introduced economies and disposed of the by-product so advantageously that we were able to place gas in the mains at but trifling cost to ourselves. The earnings from the sale of gas were velvet. I was becoming more closely bound to politics every day. We had contracts with the city for lighting the streets, as well as the public buildings. It was necessary to protect ourselves from "striking" legislation. I made it a point to become acquainted with the Councilmen. I knew them by name, and kept myself acquainted with their families and business. The same thing was even more true of the street railways. We were always wanting small extensions and privileges for the erection of poles and street work. From the first, I was a large contributor to campaign funds. As a matter of fact we made our contributions to both parties. I had chosen as manager of the street railway a leader

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in the Democratic party who was thoroughly familiar with ward politics. He knew all the boys. He cemented his friendship by giving employment on the line to their friends and relatives. He was constantly about the City Hall, and was known as a good fellow, so that he could secure almost anything he wanted from the Councilmen of either party. In time he practically dictated aldermanic nominations in the lower wards. I used to accuse him of taking children out of the cradle and training them for the Council. He maintained his control of the members of the Council in many ways. He would get a man under business or personal obligations to him, and then secure his nomination for the Council. He would provide him with funds and get the organization back of him, and in this way we had little difficulty with Democratic aldermen. Others were reached in other ways. We permitted one to handle our scrap iron. Another shod our horses; another had all of our insurance. There was always a lawyer or two whom we gave some sort of business to. For among us we controlled or were able to influence many lines of business. Our manager was invaluable in many other ways. He organized the Council through his intimate acquaintance with the members. He would get the fellows together for a caucus. At the meeting one of his friends would be chosen for President and another as Clerk. Through the President, the Committees on Street Railways, Streets, Lighting and the like would be made up, and as the Council was mostly composed of men from the lower walks of life, who devoted little time and attention to their duties, he was able in this way to control such legislation as we needed.

In much the same way I became identified with the Republican organization. The city and county were Republican by a safe majority, and my large contributions to the campaigns gave me a position of standing in the party councils. I was made Treasurer of the Executive Committee. In time I came to dominate the organization. This was a comparatively simple matter, as it was held together largely by spoils, and was dependent upon the source of supply. At the same time the interest of the general public was sporadic. Just as I had previously found it necessary to protect my real estate through the ward assessors, I now found it necessary to protect our gas and railway properties from excessive taxation. They were worth millions in the market, but they could be reproduced for a very much smaller sum. It became a matter of moment to us to have them assessed at their structural value. And the first favor which I asked of the organization was the naming of the County Auditor. I appreciated that by one stroke of his pen he could increase our taxes hundreds of thousands of dollars, by merely estimating our franchises as taxable property. This we were able to prevent through our control of the organization and the selection of a man known to us to be safe. For the same reason, I was interested in the appointment of the Director of Streets. We were constantly tearing up the highways for the gas mains and for street railway purposes, and a hostile director had it in his power to cause us a great deal of trouble.

In this almost unconscious way I ultimately became the leader of the Republican party in the city and county. I did not achieve this position as an ambi-

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tion, but drifted into it naturally from the necessity of the situation. And, as afterwards transpired, it was fortunate that this was true.

(To be continued.)

BOOKS

CARPENTER ON WHITMAN.

Days with Whitman. By Edward Carpenter. Published by the Macmillan Company, New York, 1906. Sold by The Public Publishing Company, Chicago. Price \$1.50, net.

It is nearly ten years since there appeared in the "Progressive Review" of London, an admirable magazine which survived for only a twelvemonth, two articles by Edward Carpenter describing two visits to Walt Whitman at Camden. I read them at the time and carefully filed them away, for they seemed to me to give the best account that I had seen of the old poet. I have often wondered that they did not make their reappearance in more permanent form, and now at last this has happened, and in "Days with Whitman" Mr. Carpenter has printed not only these two essays but a number of other new ones giving his impressions of Whitman and his work.

Edward Carpenter ranks among the first few admirers, friends and disciples of Whitman. No one has more fully felt the influence of the good, grey poet; no one has fallen more deeply under the sway of his magic, but notwithstanding all his ardent appreciation, he is distinguished from other panegyrists of his subject by the fact that he never loses his critical faculty nor his sense of humor. Whitman is for him one of the half-dozen greatest names in the history of human thought, but he does not for that reason raise him above the region of fallibility, nor does he deem it *lèse-majesté* to consider his faults. It is Carpenter's insight and sanity that give to this book of his a value quite out of proportion with its length and pretensions.

Whitman has suffered a good deal from his commentators, including himself. Disciples must be a sore trial to a man with a sense of the comic, but Whitman was his own disciple and commentator, and never was there a man who gave a less coherent account of his own greatness than he did. The oracle at Delphi has wisely left no explanation of the divine afflatus, and Whitman, I think, instead of pressing ever forward, was induced by the atmosphere of adoration which surrounded him, to dwell a little too much upon himself and his work, and to try to explain what he could not explain. A man should never be his own disciple. He should always be advancing beyond himself. Above all, he should not analyze his inspirations. Whitman's declaration, for instance, that but for the Civil War, "Leaves of Grass" would never have been written, when as a matter of fact the first edition, containing all his essential message, appeared a year before the war began, is an example of the inadequacy of his comment, and Carpenter very plausibly shows how the old poet was mistaken, too, in his minimizing the influence of Emerson upon himself. I think it

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