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Progress and Poverty widely, and by a bequest at his death made it possible for George to write Protection or Free Trade. George's Social Problems is dedicated to his memory. It was this man's daughter, Josephine Shaw Lowell, whose recent death has evoked tributes of the highest praise from the leading journals of the land for her useful public, life. Mrs. Lowell's brother, Col. Robert G. Shaw, led the first Negro regiment of the Civil War, and was "buried with his niggers" near Charleston after the dusky regiment had been reduced from a thousand to a score in front of Fort Wagner. One of her sisters married George William Curtis and another Gen. Francis C. Barlow, while she herself, in 1863, married Brig. Gen. Charles Russell Lowell, who was killed in action at Cedar Creek in 1864. Becoming an army nurse after her husband's death, Mrs. Lowell entered upon a notable career of public service which continued until her own death. In 1876 she was appointed State Commissioner of Charities of New York by Gov. Tilden, a position she held until 1889, and in which she initiated and promoted reforms in charities and correction that needed the help of a woman's hand and thought. She was influential in the social settlement movement. in the merit system of civil service reform, in labor troubles, in municipal reforms, and in the maintenance of national ideals; always, of course, in behalf of the same essential democracy that had inspired her father. It has been said of her that "she devoted herself to public affairs without sacrificing her womanliness." It were better to say that by devotion to public affairs she fulfilled her womanliness. Mrs. Lowell was no dainty dabbler in what doesn't concern her sex. She was no trifler with masculine affairs regarding which she not only had no rights but claimed none. She was a highminded citizen, so jealous of the rights of citizenship that she demanded equal suffrage for women as well as men, yet so sensitive to |

the duties of citizenship that she neglected none which the laws allowed her to perform. With her death one of the first citizens of New York has passed away.

Mayor Johnson's campaign.

Mayor Johnson's administration has introduced a novelty in campaigning (pp. 451,457) in the form of a report of progress to the people. This is done on the sound theory that "the citizens are entitled to a full and complete report of the conduct of their city affairs, and Mayor Johnson's administration, believing that no other campaign document can be so strong, is glad to submit its record and to stand or fall on that record." The record, presented in a clean and attractive piece of printing simply illustrated with appropriate pictures, is explicit though brief in its story of a municipal administration that well deserves its encomiums of "efficient and progressive."

General interest is concerned more, perhaps, with what this report has to say of the street railroad question than of anything else, and we quote it in part:

In the five years since 1900 a remarkable struggle has been made to secure a reasonable settlement of the street railroad question. In spite of dozens of court injunctions, of ripper legislation and of unjust State laws, the street railroad has been held in check, and with each tick of the clock the hour draws near when the railroad must come to the people and ask terms. When Mayor Johnson was first a candidate, his opponent said three-cent fare was a fad, and he stood for a settlement with the street railroad on a basis of six tickets for a quarter; two years later Mr. Goulder, the Republican candidate for mayor, would settle for seven tickets for a quarter, and this year Mr. Boyd, the Republican candidate, says he thinks the company ought to be willing to give eight tickets for a quarter (with five cents cash fare). Meanwhile, the people of Cleveland have been steadfast in their determination not to give up their fight. The courts, some day, will dispose of the mass of clever lawsuits which have been tied around the people by the street railroads. The clock ticks on, and existing franchises are expiring. ... The street railroad question is still up to the people. Victory is as surely theirs as the fact that the people of this city are more powerful than any possible combination of money, lawyers and politicians.

On other phases of munic.pal government this unique campaigu document reports:

Waterworks.—The merit system in this department, which was formerly a political dumping ground for brokendown ward heelers, has been continued. The department is now run on a business basis, independent of politics, and the result is much moresatisfactory to the owners—the people of Cleveland.

Garbage .--- Under the McKisson administration a five-year contract was. entered into for the collection and disposal of garbage at a cost of \$69,400 per year. On January 1st, 1905, the city purchased the entire propthe Newburg Reduction. erty of Company, including 50 acres of land and all horses, wagons, cars, etc., at a cost of \$87,500. Since that time, under municipal operation, the collection of garbage during the first six months was increased one-third over a corresponding period of the previous year, giving much better service to householders without any additional cost to the taxpayers.

Public Health .-- Since Mayor Johnson's first election the health office of the city has never been closed-day and night, holidays and Sundays-the tattle against filth and disease is Under the ancient theory and waged. practice of city government, money was saved on the health department so that there would be funds to fight epidemics. The modern method is tospend enough money on the health department so that there will be no epidemics to fight. The old health department used to cost the taxpayers. \$35,000 per year. The new one costs about \$88,000 per year. Under the old plan smallpox alone cost the city overhalf a million dollars, to say nothing. of the losses to trade and business. Under the new plan there are no epidemics.

Charities and Corrections.-The work being done in Cleveland by Director-Harris R. Cooley and his assistants is not duplicated in any city in the world. The common idea of municipal "relief" is to dole out the bitter bread of charity through a relief department. . . . The common idea of "correction" has been bread and water and hard labor. Dr. Cooley believes that, instead of throwing - **A** crust to the poor, more good can be done by extending a strong, helping hand that will enable the unfortunate to earn his own bread. He believes that, although prisons and workhouses are necessary, and lawbreakers should and must be punished,

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a far more important mission than to runish is to reform. . . . The Infirmary is no longer the "Poorhouse." It is a refuge for those who have been jostled and crowded out of the race in the rush of modern life. . . . Out at "Boyville," the Hudson Boys' Farm, the earmarks of the usual "Reform Farm" are not seen. The boys are not "reformed" by law. They are simply removed from temptation, kept busy, and nature does the rest.

Parks.—No longer are the parks reserved for carriages and automobiles. The "Keep off the Grass" sign is a thing of the past. Shelter sheds, children's play grounds and baseball diamonds have been provided; frolics for the children have been given in the Summer season, and skating carnivals in the Winter.

Police.—Merit instead of political pull now prevails. . . The members devote themselves to their duties, instead of to politics.

Fire Department.—Formerly the fire department was almost wholly dominated by politics and politicians. Men were transferred at the snap of the politician's fingers. Firemen refusing to work for the administration that happened to be in power were told their jobs were in jeopardy. The fire department, as is the case with the police department, is now actually in the hands of the chief. While the mayor is the legal head of both departments, yet their conduct is left entirely to their chiefs.

If these statements were false, the people of Cleveland would know it. The fact that such a document, the only one of the campaign on Johnson's side, can be circulated without responsible contradiction, is evidence of its truth. Here, then, is a good municipal government in reality.

Bribing Newspapers.

Further evidence of a systematic and expensive attempt to circulate false news regarding the life insurance investigation in New York has been brought to light. The Star-Chronicle made the first reference to this species of plutocratic rascality. That paper (p. 435) had received from the New York Life Insurance Company with a request dispatch a that it be printed as news and without advertising marks of any kind. The request was accompanied with notice to make the price "whatever you like." When the Star-Chronicle rejected the dispatch as news but offered to print it as a paid advertisement at regu- | and the Mutual.

lar rates, the publicity agent of the New York Life replied: "Your proposition does not go. I ordered telegraphic news printed. When I order terrapin I do not propose to accept tripe." At least one St. Louis paper published the "news" which the Star-Chronicle rejected; and as it furnished "terrapin" it presumably charged "whatever it liked." And now it transpires that the Mutual Life, as well as the New York Life, has a newspaper bribery bureau. At the investigation in New York on the 24th the Mutual Life's publicity expert was produced as a witness, and under Mr. Hughes's cross-examination he explained that he has lately been sending reading notices by telegraph to such papers as the Boston Herald, the St. Paul Press, the Toledo Blade, the Buf falo Courier, the Atlanta Constitution and the Florida Times. Union. The same special from New York appeared in each of these papers as written by the Mutual's publicity expert, and without any indication that it was an advertisement. For this service to the insurance companies, which consisted in deceiving their readers, those papers received prices ranging from \$1 a line to \$5 a line. In every case the heads and general makeup were those of legitimate news items, and the matter in each case was favorable to the company. It would be interesting to know how much current "news" favoring insurance graft, be-slobbering John D. Rockefeller, and opposing municipal ownership, etc., is furnished in this way by the publicity experts of great grafters, to the respectable press, and printed therein as "terrapin" at so much a line.

Lawson and the insurance grafters.

Thomas W. Lawson, to whom the public are indebted primarily for the wholesale exposure of the genteel grafters of the insurance ring, is asking for proxies from policy holders. He explains that under the best advice procurable he has come to the conclusion that—

the one thing for policy-holders to do now is to authorize some one in whom they have confidence to select a committee to take their proxies and at once seize possession of the two great mutual companies, the New York Life and the Mutual.

I omit the Equitable at this stage, because litigation may be necessary before the Equitable, being a stock company, can come into the policyholders' hands. But in the other two, no obstacles can be placed in the way of the policy-holders' taking control.

To empower this committee to bring action at once to compel full restitution and enforce full punishment, and then to change the present method of conducting the insurance business.

The vital question is. Whom can the policy-holders trust to do this? The 'Big Three" are at present spending vast sums of the policy-holders' money to prevent some such action as this, in the following ways: First, by molding public opinion through paid news and editorial items; next, by the collection of proxies; and third, by the inauguration of different moves and dummy suits and investigations. There are already three of these affairs under way. Almost any way the policy-holders turn for relief they are confronted with traps which, if they fall into them, will make relief and rescue impossible. Any man or body of men who go to the great expense necessary to collect proxies must have some hidden scheme for reimbursing themselves, or they must be working in the interests of the thieves now in control. I therefore make bold to say: I am the natural one to make this move. Just a minute before you pass judgment. Let us see if I am: (1st) I have already spent in my work over a million dollars of my own money; (2d) I am willing to spend, if necessary, two millions more; (3d) I will absolutely prove I want nothing in return; (4th) I will absolutely prove on the face of my plans that I cannot in any way benefit beyond the satisfaction I shall derive from putting another spike in the "System's" coffin. I ask of the policy-holders simply this: Fill out the following form of proxy; sign and seal it, and send it to me. Quick action is most desirable in view of contingencies.

The form of proxy Mr. Lawson asks for can be cut out of the November issue of Everybody's Magazine. It contains an agreement on Mr. Lawson's part that—

(1) It will only be voted for a set of men who shall be nominated as trustees by a committee to be selected; said committee to consist of representative governors of different States, representative labor leaders, and representative clergymen. That when this committee has selected the men in its opinion best fitted to serve as trustees, and they have accepted, their names shall be announced to the policyholders.

(2) Said Lawson, in accepting this proxy, agrees he will not use same un-

