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PAGES 1 TO 4.

THE PRIVATE DETECTIVES.

THEIR NAME IS LEGION, AND THEY WATCH ALL CLASSES OF BUSINESS EMPLOYEES.

Some Clever Schemes for Swindling Firms and Corporations—Sharps Who Make a Regular Business of Getting Damages.

In no other country in the world, are so many private detectives employed as in the United States.

Every great corporation has its staff of "secret service" men, many of them recruited from the detective forces of European countries.

The chief occupation of these commercial detectives is to protect the various institutions they represent from the depredations of professional swindlers of all kinds.

These "crooks" are a formidable army. Groups of them travel from city to city, concocting and carrying out frauds of all kinds, aided in their nefarious plans by "shady" lawyers, physicians, and even, at times, by the employees of the corporations which they seek to victimize.

Insurance companies are the favorite prey of this robber bands.

Of one audacious swindler, who was recently brought to justice, it is stated that, assisted by his confederates, he defrauded seven different accident insurance companies of sums aggregating some \$13,000.

Had he varied his method, it is quite likely this particular "crook" would still be reaping a golden harvest. But he repeated his device too often.

His trick consisted in slipping on a piece of soap while taking a bath, and sustaining "severe internal injuries." He always had a doctor (of course, a confederate) to testify to the serious nature of his accident; but although the trick in itself was difficult of detection, a constant repetition of it naturally awakened suspicion, and led to the downfall of the swindler.

Some of the sharps pose as mechanics, and prey upon employers of labor, their method being to pretend to sustain some injury in the course of their work. Aided by slyster doctors and lawyers they bring actions for damages. Sometimes by taking out accident insurance policies, they contrive to gain a double share of plunder.

Railway companies are victimized in much the same fashion—that is to say, by bogus claims for injuries and accidents. In these cases the frauds are generally more elaborate, involving not only the services of dishonest doctors and lawyers, but the testimony of witnesses paid to perjure themselves.

Of one group of railway sharpers, the ringleaders of which were brought to justice, it came out in the evidence that they made more than \$5,000 a year by their practices.

A real railway accident, especially one of any magnitude, is a perfect windfall to some of these rogues, if they are anywhere in the vicinity.

Taking advantage of the confusion

and excitement, they make their appearance among the injured. Their "injuries" are generally, of course, of an internal nature, and, uttering heartrending groans, they are carried off to be attended, if possible, by some medical accomplice.

Now and again the conductors of trains are in league with the sharpers, which, of course, greatly facilitates the frauds. Indeed, it is said that railway accidents such as small collisions, have been deliberately brought about by conspiracies of this kind.

One particular "crook" made large sums by conspiring with conductors to push him off the train when it was in motion! In this way he acquired a profitable crop of "permanent injuries to the spine," for which the railway companies had to pay smartly.

So numerous and so astute have the American detectives become of late years, however, that such frauds have become increasingly difficult.

The suppression of malpractices of this kind is, as stated, the principal work of the great army of commercial detectives, many of whom are apparently ordinary citizens, or even workmen—known as "plain clothes men." Among their minor functions is the watching of suspected employees especially those of banks and great financial houses.

Any tendency to extravagant habits or irregular living on the part of employees is noted and reported upon by these unsuspected watchers. Others there are who, in the guise of clerks and laborers, secretly note any tendencies to disloyalty or discontent. In this way approaching strikes are detected, and, oftentimes, nipped in the bud.

Studied by the Artist.

"One of the greatest difficulties in art," remarked a critic, "is to get one's facts right, and for this you have to go not to art, but to the people who understand the things represented."

"I received my first lesson in this direction when, as a youth, I painted a coast scene with a ship in the foreground. It was highly praised by all who saw it, with the exception of an old seaman, who, when he examined the rigging, politely turned aside to conceal his amusement. No ship, he explained, could possibly have gone to sea with the ropes and tackle arranged as in my picture. So I had to humble myself to learn to draw reeving blocks, shrouds, yards, and other portions of a ship's rigging as they really are."

"But it is not always possible to be true to fact."

"Take, for instance, a typical picture which represents a herd of self-denying cattle grazing in a meadow where the herbage is of the scantiest, while near at hand are unprotected fields of grain into which they could walk at will. Why did not the painter include in his picture the fences which actually surrounded the corn fields? Simply because they would have spoiled the composition, and consequently reality had to be sacrificed to the demands of art."

THE AMATEUR SMUGGLERS.

MOST TRAVELERS FEEL JUSTIFIED IN OUTWITTING AND BEATING GOVERNMENT.

Foreign Dealers Know the American Mania for Private Smuggling and Sell Accordingly—Many Disappointments in Results.

If the arrivals on one of the big liners were drawn up in rows on the pier and searched, it is doubtful if five per cent of them would escape the charge of smuggling. The women are said to break the law in greater numbers than the men, although the latter cheat the Government of larger amounts. The majority of women don't understand the customs laws.

Said a nervous little lady on the promenade of the Deutschland as the tugs were pushing the big steamer into the dock: "I've got two china salt cellars under my hat. Do you suppose they'll hear them click together? They cost 5 cents apiece at the Palais Royale, but they're so cute." "Why you dear old goose," said a business-like person near her, "I guess you'd jump overboard if you had my trunks to wriggle through the examination. Just listen. You know you're allowed to replenish your wardrobe if you're gone a year. When I decided to go over twelve months ago, I just took all the old trunks in the house, I had eleven in all, and I filled most of them up with the stuff you usually send to the Salvation Army. Thought some of them would go to pieces on the trip. I got rid of more than half in London, and bought beautiful English leather trunks to take their places. And the things I've brought back in my replenished wardrobe!" "But the foreign names on so many dresses?" gasped the nervous one. "I've ripped them out and sewed in the names that were in my old dresses."

She was even cleverer than the white-haired gentleman who confided to his neighbor at table that he had brought back some lace gowns worth at least 30,000 francs (\$6000) a piece that were entered in a sworn invoice at 6,000 francs each. "But," said the little maid at his elbow, "won't the appraisers know the real value?" The venerable sinner stroked his white beard complacently: "Why should they suspect the invoices approved by the American Consul at . . . ? Ah, they are my very good friends at the consulate," he purred.

Real Syrian Rugs.

Even the steerage has its smugglers. There was a commotion on the immigrant deck of a French liner one morning. Several hundred Syrians were westward bound. One of them had stolen a roll of bedding from another. The officer to whom complaint was made was not deeply interested. Hadn't the immigrant a good berth in the steerage? Why so much fracas for a bundle of dirty rags that should have been stowed in the hold? The complainant wazed desperate: "Mother of the Prophet, his bed—of dirty rags! It was of Syrian rugs, the best, a dozen sent by a merchant of Damascus to his brother merchant in New York." The duty on Syrian rugs is heavy—but who would think to find them in the dirty bedding of an immigrant!

A glove buyer for one of the big American houses used to bring back on each semi-annual trip, for his own purposes, twelve dozen pairs of gloves carefully hidden in many pockets of his coat and overcoat. Almost every tourist who can afford it buys a diamond ring while abroad. A feather boa is almost the first purchase of the American woman arriving in London, and what customs official can prove that she did not carry it out of her own country with her.

How seldom do those first purchases in London and Paris outlast the evanescent charm of novelty. Flimsily built of fragile material, they drop to pieces before the owner has had time to weary of them. If they do last for any length of time, it is only to become a source of anger and disgust. The silk petticoat bought at the Bon Marche, Paris, for which you paid \$8—what a bargain! It was until one day you felt mysterious prickings at your ankles and stooped to find that the half inch wide steel ribbon which gave such a chic set to the bottom, had broken loose from the dust ruffle and slashed the silk to bits, and your stockings to tatters. To comfort you, every department store in New York and Chicago is showing you identically the same skirt, without the steel stiffener, for \$5. Sometimes, remembering these things, the high prices that assailed you in London and Paris, you may wonder how the French women of moderate means manage to dress so well.

Americans Charged Double.
The answer is that Americans are abominably over-charged. A raw clerk in the Louvre once told an American customer that the house would make her up a pongee suit for 150 francs. He was sharply contradicted by an older employe who explained that the suit would cost 300 francs. As the lady moved away without ordering the gown, she heard the novice re-arrange. "You told me 150 francs." "For Frenchwomen, yes," growled the old hand, "but that was an American."

The biggest lace house in Vienna (and Vienna is the cheapest place in the world to buy lace) purposely puts up the prices to allow a good margin for bargaining. Experienced American buyers for fashionable New York tailors who go yearly to Paris for models, take with them on their shopping excursions, a French friend with whose assistance they secure materials and models for about half the quoted price.

French workmanship is inferior. The

models brought home by a tailor who has a shop just off Fifth Avenue were sent into the workroom to be resewn before they could be placed in the show cases. Style is what the French tailor aims at. Chic, beautiful, a gown must be. If it falls to pieces the first time it is worn—so much the better for the business—madame needs another gown. A woman who had ordered a single dress from one of the big French houses complained of the workmanship. The manager shrugged his shoulders: "One dress, why should we bother at all for that!"

Most expensive French lingerie is frequently finished with rough seams; lace is sewed to unhemmed edges; threads in hand embroidery are left loose—the garment simply falls to pieces even in the most careful laundry.

No words can express the horror of English tailoring. In London they have made an attempt to meet American tastes, but the English tailor's conception of the short skirt is a tweed monstrosity escaping the shoe tops in front and tickling the pavement be-

SAVE MILLIONS OF DOLLARS.

PLAN PRESENTED TO CONGRESS BY WHICH MANY DEFICITS COULD BE AVOIDED.

During the Past Five Years the Government Has Lost Over a Hundred Million Worth of Timber—The Remedy.

Every now and then there is a sharp passage at arms in Congress between the East and the West. In fact some of the rather prominent men of Congress still seem to think that the West is a separate country, and not in reality a part of the United States and entitled to the same consideration that it shows the Mississippi Valley, the Atlantic Coast or the New England States. An instance of this kind occurred the other day when Senator Teller, of Colorado, was addressing the Senate. He resented the intimations that the funds used in connection with

outside dependency of the nation.

That the commercial interests of the east, if not its statesmen, are alive to the desirability of promoting the settlement and internal improvement of the west, is shown by the very comprehensive action taken recently by the National Board of Trade in Washington, a powerful association, composed of representatives from most of the great commercial bodies of the United States. The organization represents a combined capital of billions of dollars employing several hundred thousand workers; it has been a strong factor in urging legislation on various important internal works; it was the first of the great commercial bodies of the East to advocate the passage of the national irrigation law and it has a regular standing committee on forestry and irrigation.

The report of the organization this year is most interesting and reads as follows:—

It is gratifying to note that much of the legislation on Forestry and Irrigation matters which has been consistently urged by the National Board of Trade has been enacted into law. The National Board was the first organization representing the commercial interest of the whole country to recommend a national irrigation policy and June 17, 1902 a National Irrigation law was enacted. There is in the Irrigation Fund at the present time about \$20,000,000 which is increasing from the sale of public lands at the rate of at least, \$3,000,000 a year.

In the matter of Forestry legislation the National Board of Trade recommended the passage of the bill providing for the consolidation of the various forestry branches of the Government into the Bureau of Forestry of the Department of Agriculture. This bill was enacted into law at the last session of Congress.

The National Board of Trade has stood against the practice of exchanging worthless "scrip" land in the national forest reserves for valuable public lands outside of the reserves and has repeatedly recommended the repeal of the law permitting this practice. This law was repealed at the last session of Congress.

At the last meeting of the National Board, opposition was expressed to what was known as the 640 Acre Homestead bills—increasing the homestead entry in parts of South Dakota, Colorado and in Montana from 160 acres to 640 acres; these bills were all defeated at the last session of Congress.

Much, however, remains to be done. The National Board of Trade has consistently advocated the saving of the great public domain for the use of the real homemaker as against the land and timber grabber and the speculator. Trade and commerce will increase as population increases, and our National land policy should be administered to preserve our remaining half billion acres of public lands for those who will build homes upon them. As laws which tend to overcome this policy the National Board has continuously, since its meeting in January, 1902, urged the repeal of the Timber and Stone Act, the commutation clause of the Homestead Act and the Desert Land Act, in accordance with the recommendations



hind, while a straight row of stitching is beyond the modest capability of the English workman.

Many a woman who in her first month abroad materially diminished her letter of credit, has come home to wish for the trim smartness of Broadway. The frills beloved of the English woman, and the skin tight little jackets of the Frenchwoman quickly lose their fascination for the American woman whose aim in dress is usually a seeming simplicity that has cost her tailor hours of nice calculation and herself a great deal of trouble and not a little money.

After all, the experienced American traveller buys few things outside of his own country. Considering quality and manufacture, nearly all articles of ordinary wear are cheaper in the United States than elsewhere. The law allows only \$100 worth of foreign apparel to be brought in duty free, and if this is conscientiously lived up to, the saving is small on imported goods. A few gloves, ostrich plumes or small pieces of jewelry, are about the only things the sensible tourist will bother with on his return.

Doings in New York.

The wife of a Wall street millionaire, whose name in New York is almost a household word, as the police declare, unwittingly furnished the password to a magnificently furnished poolroom for fashionable women at an uptown address the other day and the place was raided by the police. In it were twenty women, whose finely appointed equipages awaited them in the street.

The appeals of the women, members of some of New York's wealthiest families, when the detectives and officers gained entrance to the drawing room and revealed themselves, formed a thrilling tableau. Several women went on their knees to the detectives. They offered their rings, watches—anything they possessed—rather than face the exposure of arrest or even the chance of their identities becoming known.

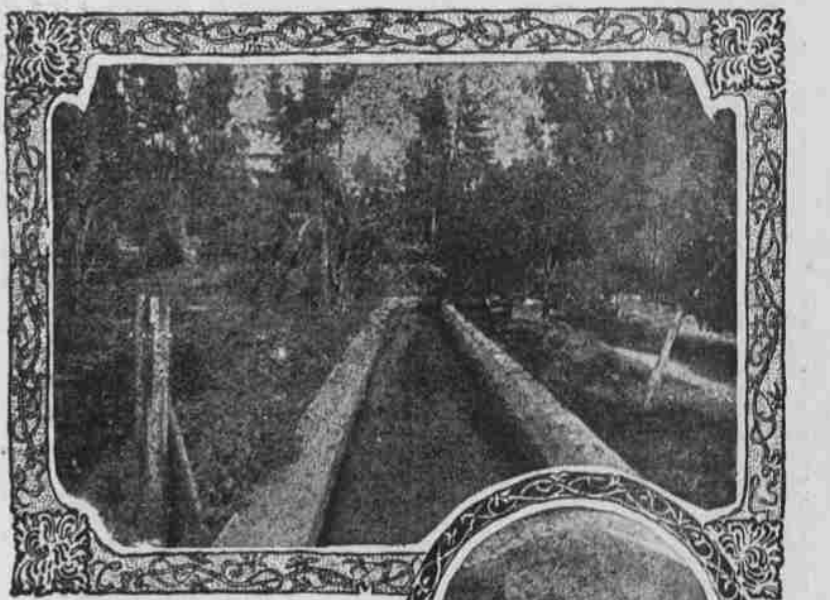
One woman clasped the detective sergeant by the knees as she knelt, pleading for her liberty. Another tore her rings from her fingers, and offered them all to him, saying: "If my name is known there will be murder or suicide in my home, for my husband will either kill me or I shall kill myself."

Tolstoi Hard on Ibsen.

Count Tolstoi was one day discussing Ibsen with a friend. Said the latter: "I have seen a great many of Ibsen's plays, but I cannot say that I understand them. Do you?" Tolstoi smiled, and replied: "Ibsen doesn't understand them himself. He just writes them, and sits down and waits. After awhile his expounders and explainers come and tell him precisely what he meant."

IN THE NEW YORK CUSTOMS HOUSE.

the irrigation reclamation service had been given as a bounty to the West. In the first place, since the money is all paid back to the government, he stated that it was simply in the nature of a



"Lucky" Baldwin's Irrigated Ranch—Twenty Years Ago a Desert.

loan, and further he contended that the irrigation law was of as much importance to the east as to the west, that it was national in character, and that it would benefit, not only the section where it was applied, but reflexly every other section. In fact the west was somewhat tired of this idea which seemed to obtain among some eastern statesmen, of being considered as an

of the President in his annual Messages to Congress.

A Public Lands Commission appointed by the President, consisting of W. A. Richards, Commissioner of the General

(Continued on next page.)



MOTHER OF SENATOR DICK OF OHIO.

Mrs. Magdalene Dick is one of the few mothers in Washington who can visit the United States Senate chamber and look down upon a son who is a member of the most powerful legislative body on earth. That son is the Hon. Charles William Frederick Dick, senator from Ohio, who succeeded the lamented Mark Hanna.

There is especial swelling of pride in the breast of Mrs. Dick as she looks down from the Senate Gallery upon her boy, for the reason that she knows better than any one else how many were the struggles and how rough the paths that led to his present honor. Both parents of Senator Dick were born in Germany but they met and married here, settling in Akron Ohio, where the father was a humble artisan. He was careful and frugal after the German fashion but was not very successful in business. The little family knew what it was to work hard for the necessities of life. The future senator knew what it was too, to be born of the traditional poor but honest parents. His schooling was limited, for he had to begin work when able to earn even a little bit.

First he was a messenger boy in a bank, then clerk in a hat store and

he was very proud when he acquired a half interest in a feed and machinery establishment. All this time however, he kept studying at night to gain an education, and to achieve something better than an anxious interest in the market price of oats. The good mother who looks down upon him in the Senate can recall with much pride the struggles of the son to better his place in the world and she did her part to help him. He went into politics and was elected county auditor before he was 30. This is always the best office in any courthouse and gave the young man a start not only in politics but in business. His activity and shrewdness in local elections led to his selection in 1892 as chairman of the state executive committee. He won the election by such a small majority that there was no glory in it, but the following year he managed the second election of McKinley as Governor with splendid results. Later he went to Congress from the old Garfield district and when Hanna died, came to the senate by unanimous vote.

Mrs. Dick is of fine appearance, not yet 70 and remains calmly complacent over the romantic career of her son who may yet achieve still higher honors.

EVERYTHING for the GARDEN

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To give this catalogue the largest possible circulation, we make the following liberal offers:

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