

HOW THE CITY OF LONDON IS GOVERNED

SOME QUEER MUNICIPAL FEATURES OF THE BIGGEST TOWN IN THE WORLD

LONDON, Aug. 24.—(Special correspondence.)—London is rapidly changing. The old city, with its old streets and old buildings, is being widened, many of the old buildings have been torn down, and there is a fair possibility that the day of the American skyscraper may come, for flats are going up in the fashionable section.

An army of workmen is now busy on the Strand. As I saw the street ten years ago it was so narrow that two omnibuses could hardly pass. Today it is being changed into a wide avenue which shall run from Trafalgar Square to Holborn, not far from St. Paul's. Where the two streets come together about three acres of buildings are to be torn away, and this space will be leased out by the city for new business houses.

In tearing down the Strand the owners of the various properties have had to be bought out. In many places the buildings have been replaced. The Gaiety Theater, for instance, had a new structure erected for it below and back of where the old theater stood, and the same is true of other institutions. This work is going on in the very heart of London on some of the most costly ground of the world. The city fathers have had to plate the soil with gold to get it, and when the improvement is completed it will, it is estimated, cost at least \$25,000,000.

American Invasion Above and Below Ground.

I have already written something about the American invasion of underground London. I have told you of the Tuppenny Tube Line which is now carrying millions from one part of the city to another at 4 cents per trip. It is a mighty iron tube with railroad tracks in it, running far below the city under the streets. It cost more than \$1,000,000 a mile to construct, and the electrical equipment was put in by the General Electric Company of New York. I have spoken of Mr. Yerkes' great schemes which are now fast approaching completion. These will honeycomb the soil under the city with similar tubes and the Westinghouse Company will build the machinery.

Other schemes are now proposed for American enterprise above ground. American goods are already sold in all parts of the Strand. The American flag and the Union Jack are painted on many of the shop windows and American drugs, American notions, American shoes and American tobacco are to be had everywhere. The Westinghouse building on the corner of Norfolk street and the Strand is one of the finest of this part of London, and there is now talk of an enormous American department store on the crescent-shaped area which is to be vacated by the joining of the Strand and the Strand.

A Big American Department Store.

I understand that an application has already been made to the London County Council for this space. The parties have asked to lease it for 99 years, and the Council is considering the advisability of giving them a lease for 99 years. If it does so the Americans will have one of the most valuable locations in London and will erect a store which will be a surprise to the London shopkeepers.

At present there is no such thing as a great department store in London. There is a man named Whiteley at Bayswater who calls himself "a universal provider." He started business in a small way, and added to his establishment until he has a maze of London people consider something great. Peter Robinson has a smaller establishment on Oxford street, but neither of these can compare with the mammoth department stores of New York and Chicago. So far London has had no good



SIR JOSEPH DIMSDALE, LORD MAYOR OF LONDON.

rapid-transit system, and it may be that that has retarded the day of such stores. By the new underground electric routes one will be able to go to any part of the city within a few moments at 4 cents per trip, and the shopping possibilities will be greatly increased. I understand that both John Wanamaker and Siegel, Cooper & Co. have been considering such an enterprise, but as yet nothing has come to a material head.

How London Is Governed.

From what I have said about London's city improvements, you will see that the government here is something of an institution. This is, you know, the capital of the United Kingdom, the seat of Parliament and the residence of the King and royal family. It has all the chief officials of the government, but its own administration is separate and apart from these. It is difficult to understand it, for the town has now a dozen or so Mayors and a mass of other authorities. Not long ago there were 500 separate authorities, each exercising a sort of control. Most of these were swallowed up in the London County Council. At present there is a county government, a city government

and a borough government. The borough government might be called a ward government, for the city is divided into 27 boroughs or wards, each of which has its own Mayor, its own Council and a certain class of officials.

The London County Council.

The general government, however, is the London County Council, comprising 127 members, of whom 19 are Aldermen. This Council practically governs London. It fixes the taxes and spends the money, and that right royalty, too. Last year its expenses amounted to \$30,000,000, or to more than the revenue of many a state government. The Council arranges for the debt of the city, which now amounts to more than \$23,000,000. It steps little deeper into debt every year, and it enters upon all sorts of public improvements, granting franchises and permits for all kinds of undertakings.

It is hard for an American to realize the powers of such a Council. That of London County controls the music halls, the theatres, the bridges, the water works and all public improvements. I have told you how it has already spent millions in erecting houses to rent to the poor, and

how it is building several little municipal cities on the outskirts of London for that purpose. It does, in fact, a wholesale and retail real estate business. The tenement buildings all bring in moderate rents, and the city officials will collect them. The County Council will probably hold the fee simple title to the ground along the Strand, and it will lease it at ground rates to builders. It is estimated that the city will eventually receive something like \$30,000,000 in rents from this source, and if it does as Birmingham is doing—that is, provides that at the end of the lease the buildings revert to the city—London will become the richest corporation on earth.

Big Salaries.

I have looked somewhat into the matter of salaries here in London. The County Council spends about \$32,000,000 a year, and much of this goes out for labor. The officers of the Council receive from \$4000 to \$20,000 per year. The clerk, engineer and architect each get \$10,000; the Assessor, \$7500, and the head of the street-car department, \$5000.

The officers of the city corporation are still better paid. The Recorder has \$20 per annum, the Town Clerk, \$11,500, or just as much as we pay Minister Choate, and the Controller and Remembrancer \$10,000 each. In addition, there are other salaries ranging from \$1,000 down.

London's Lord Mayor.

Perhaps the best paid Mayor of the whole world is the Lord Mayor of London. He has a salary of \$50,000 a year, and his house rent is free. He lives in the Mansion House across the way from the Bank of London, within a short distance of the Tower and London bridge. I have met him at his palace during my stay, and he has room and to spare.

The Lord Mayor does not control, however, any part of the metropolis except that known as the city or the part that forms the chief commercial and money-making center. It lies east of the temple, and embraces the port, the docks, the custom-house, the bank, the exchange and the hundreds of great wholesale establishments, banks and other corporations which make London the financial center of the world. This is the city proper, and it is a city of the day. It has a population of 280,000, and through it every day more than a million go in and out while it is light, but at night it is almost as deserted as a city of the dead. Its thousands of capitalists and clerks then leave it, and it is handed over to the watchmen and policemen, the Lord Mayor, in fact, being about the only prominent citizen to remain all night through.

London's Big Docks.

I have spent much time about the docks watching the great steamers load and unload goods for and from America and all parts of the world. I don't know where one can get a better idea of the immensity of this city. You might live about Hyde Park for years and hardly know London was a port. Still London is the greatest port of the world. It surpasses Liverpool and all the others. The whole River Thames from here to the sea is its harbor, so that the port is really 60 miles long, and it ranges in width with the width of the river.

Standing on London bridge you see a forest of masts, not only in the river itself, but rising high above the great wholesale structures bordering it. The lands along the bank, enormous vast of water covering acres, surrounded by warehouses. St. Catherine's docks have an area of 23 acres, the London docks and Millwall docks each cover 100 acres, while the Surrey docks and the West Indian docks have each 350 acres.

Even larger than these are the Royal Victoria and Albert docks, which are almost three miles in length and have an area of 500 acres, and those of Tilbury, further down the Thames, which are quite



MANSHION HOUSE AT THE LEFT, WHERE THE LORD MAYOR LIVES.

as large. If you could put a big farm under water and allow mighty warehouses to rise up and along the borders and through the fields and add hundreds of steamers loading and unloading at them, you might have some idea of these docks. They are profitable institutions, and the London County Council is planning to bring them under the control of the city. They now belong to private companies, but the city proposes to buy out the present owners and to manage the docks by a public board, under the direction of Parliament. This will probably be done at some time in the future.

Water From Wales.

Another thing which the County Council is planning is the bringing of water for London clear across England from the Welsh lakes. At present London is supplied by the Thames and Lea Rivers, but it already uses 20,000,000 gallons a day, and it is estimated that the demand will soon be such as to impede the navigation of the Thames. Birmingham is getting its water from Wales, and so are other cities, and London will in all probability have to do likewise. The waterworks are now in the hands of private companies whose gross income last year amounted to something like \$30,000,000, and whose profits were over \$5,000,000. The London County Council proposes to buy out these parties and run the waterworks as a city institution.

This would undoubtedly be better for London in a sanitary way and also for its fire department. This city has 10 fires every day the year through. It has more than 3000 fires a year, and the fire brigade is a very important part of the metropolis. This now consists of 1200 men, and it is equipped with 70 steam engines, of which eight are river engines to protect the shipping of the Thames. In most of the towns of England the fire departments are not as well organized as in our own, and the machinery here is far behind the times.

There is one thing, however, which I

found much better here than in the United States. I refer to the postal and telegraph services. These are under the general government, and are excellently well managed. If I remember correctly our postal service is run at a loss. The English postal service makes a profit of about \$18,000,000 a year, and gives better mail at lower rates. You can send a letter weighing four ounces to any part of the United Kingdom for a penny or two cents, and overweight costs a half penny, or one cent, for two ounces. You can send parcels which weigh as much as 11 pounds for six cents for the first pound and two cents for each additional pound, and the book post is about the same as ours.

The telegraph service is lower than in America. The cost of a dispatch to any part of Great Britain and Ireland is 1 cent a word, the lowest charge being 12 cents, and both address and signature being paid for. In the general postoffice in East London there is a telegraph room where 500 men are employed receiving and sending dispatches, while in the basement there are four steam engines which supply the pneumatic tubes by which the telegrams are forwarded for delivery to the various parts of the city.

I like the postal savings bank system which is in use all over Great Britain, so that every little village has its savings bank. You can deposit money wherever there is a postoffice, and the savings banks are so well patronized that they now have more than \$600,000,000 on deposit. Such an institution would be of the greatest good to the United States, and if properly organized would result in our holding every cent of our own National debt.

American-London Exposition.

During my stay in London I have been to America's exposition at the Crystal Palace. It is not a success, either in the number of exhibitors nor the number of its visitors. Indeed you can see more American goods in a walk along Piccadilly or the Strand than you can at the Crystal

Palace. Many of the exhibitors complain that they have been brought here under false pretenses, and it would have been much better for them and for the reputation of the United States if there had been no exposition at all. As far as I can see, the whole show consists of a fair display of American typewriters, a few machinery exhibits, an American soda-water fountain, a carpet-sweeper or so from Grand Rapids, a lawnmower from New York, a patent beer-bottle washer from Philadelphia, a kodak or so, and a half dozen spectacle-sellers. The spectacle-sellers have boxes of spectacles on hand, and they will sell you a microscope or test your eyes while you wait.

American Typewriters in London.

I talked to the typewriter exhibitors. They tell me that the whole of the typewriting trade of Great Britain is now in American hands, and that there is only one English machine worth speaking of. This is called the Salter, but there are not more than 500 in use in the whole country. The demand for typewriters here is steadily increasing, although it is still nothing compared with that of the United States. I find typewriting establishments in all the cities, and fairly good typists, as the typewriter girls are called. In some cases, however, the English typewriter girl is not accustomed to taking dictation, and she does better as a copyist.

Here in London dictation costs 4 crowns, or 8 cents an hour or 10 shillings a day. You can have copying done by good operators for 25 cents per 100 words, and by less expert ones as low as 15 cents a thousand.

Some of my work has been done at an office near the Covent Garden market, and, strange to say, my typewriter is a grand-daughter of Charles Dickens. She is an expert typist, and has some efficient assistants. She charges me 62 cents an hour, and can rattle off a letter like this in just about 2½ hours.

FRANK G. CARPENTER.
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MOVING THE MONEY TO PAY FOR THE CROPS

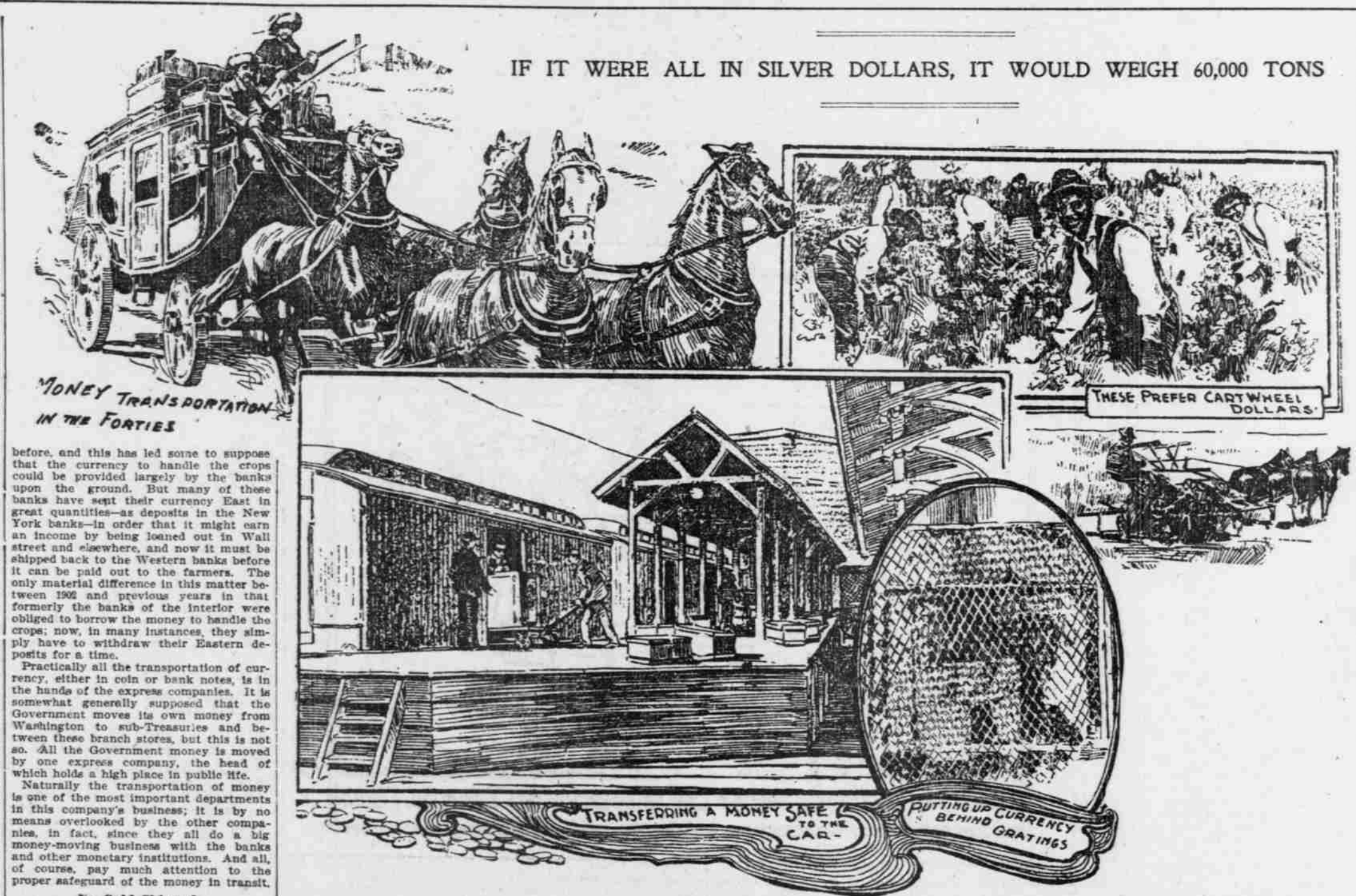
IF THE two billions of dollars, at which the most conservative experts value this year's record-breaking crops, were to be paid in silver coin, the round disks of white metal would fill 300 freight cars, each holding a million dollars, weighing 20 tons. The weight of the entire payment would be 60,000 tons, and it would take 100 locomotives to haul it in as many 20-car trains. The train crews would number at least 500 men, and several regiments of troops would be needed to guard the bulky treasure during its transit from the mint to the farmers.

The picture thus brought before the imagination illustrates the difference between the ancient and the modern systems of agriculture, of transportation, of money and of exchange. Even so late as a half century ago no country in the world was capable of producing any such unthinkable vast crops, and, even had they been produced, they would have been unavailable, because it would have been impossible either to move them to the consumers or to provide the money to pay for them. Back in the days when coin was the only money, the transportation by sea of enough cash in silver to pay for this year's crops would have employed a flotilla of sailing vessels, while its land transportation would have been a big task for 300 caravans. Even in gold its weight would be 4000 tons, and it would have taken at least that number of teams of oxen or horses to haul it over the rude roads that were then the best highways.

Today the chief problem furnished by the great crops is their transportation. The paying for them is comparatively easy. Through the working of the modern credit system, nowhere so well developed as in the United States, there is always a much smaller movement of actual money in handling the crops than might be supposed; drafts, checks and other commercial paper representing cash being passed back and forth in lieu of the veritable notes and coin. Yet notwithstanding this convenient system there is a large and steady business done in the transportation of actual money. Commercial paper is all right for exchange, but actual cash has often to be used in settling balances between banks, and it is also needed for the payment of wages and for small purchases. Because of a well understood commercial law the currency in circulation away from the commercial centers has a constant tendency to accumulate in those centers, from which it must be redistributed in order to be available for its ordained work. This redistribution is going on continuously, but is much heavier in the Spring and Fall than at other times, the movement being from the East to the West and the South in the Spring to furnish the farmers and planters with currency to pay wages during the planting season and in the Fall to pay for the harvesting of the crops planted in the Spring.

The transportation of money this Fall began some weeks ago, and will continue several months to come. While those who know do not like to give out information in detail, there is no doubt as to the magnitude of this year's shipments.

It is true that the deposits in the banks of the interior are larger now than ever



MONEY TRANSPORTATION IN THE FORTIES

before, and this has led some to suppose that the currency to handle the crops could be provided largely by the banks upon the ground. But many of these banks have sent their currency East in great quantities—as deposits in the New York banks—in order that it might earn an income by being loaned out in Wall street and elsewhere, and now it must be shipped back to the Western banks before it can be paid out to the farmers. The only material difference in this matter between 1902 and previous years is that formerly the banks of the interior were obliged to borrow the money to handle the crops; now, in many instances, they simply have to withdraw their Eastern deposits for a time.

Practically all the transportation of currency, either in coin or bank notes, is in the hands of the express companies. It is somewhat generally supposed that the Government moves its own money from Washington to sub-Treasuries and between these branch stores, but this is not so. All the Government money is moved by one express company, the head of which holds a high place in public life. Naturally the transportation of money is one of the most important departments in this company's business; it is by no means overlooked by the other companies, in fact, since they all do a big money-moving business with the banks and other monetary institutions. And all, of course, pay much attention to the proper safeguarding of the money in transit.

No Gold Shipped.

Curiously enough, though there is now more gold in the country than ever before, there are practically no shipments of gold for the purpose of handling the crops. The shipped currency is all in silver dollars and bank notes, the latter being largely in small denominations. Often a shipment of \$100,000 will all be in one-dollar notes. This is because the farmer wants his money in convenient form to pay out wages. Nearly all the one-dollar notes go to Western points, each small note not being allowed in the South. There silver dollars are in greater demand, mainly because the negroes, who make up the great bulk of the Southern industrial problem,

like cart wheel dollars better than bank notes. Big shipments are moved West as well as South, however, and, of course, tons and tons of these shipments are in half-dollars, quarter-dollars, and dimes, besides nickels and cents for making change.

Returning to gold for a moment, it may be interesting to know that its transportation from the East to the West is exceedingly rare at any time. In 1893, during the prevalence of the currency famine, some gold was so transported, and at intervals the yellow metal in quantities is sent from San Francisco to the East, but all ordinary currency shipments are confined to notes and silver. It seems

that while the country as a whole has decided in favor of gold as its monetary standard, the people do not like to use it as an actual circulating medium.

The packing of silver for shipment is much simpler than the packing of notes, since owing to its great bulk and weight—every thousand dollars weighing 60 pounds—it would be difficult for a thief to get away with any considerable sum in silver. It is therefore placed for shipment in plain strong bags, which are tied and the knot protected with a wax seal. With notes it is different, at least in the case of one company. This company ships its bank notes as well as its silver in bags, but the bags are seamless

and of a special stout cotton fabric, woven in the company's own mills and fitted with a peculiarly ingenious strap and lock fastening that is held to be far superior to any sealing wax arrangement ever devised. The mouth of the bag contains a number of slits rimmed with metal, through which the strap is passed, drawn taut like a puckering string and then fastened with an ingenious lock, almost as difficult to undo, except under the right circumstances and by the right person, as the most elaborate combination safe lock. Besides, each lock shows a number which is changed automatically every time the apparatus is touched. So perfect is the fastening thus provided that it would vir-

tually be impossible to get into a bag of currency packed for shipment without cutting the bag, and the company has suffered practically no losses from dishonest employees tampering with the bags containing bank notes since adopting the new fastening, whereas in the old days of sealing wax fastenings such losses were not at all uncommon.

Before being put into the bags the notes are made up into packages. Five dollar notes are packed in \$25,000 lots. Their bulk depends upon whether they are new or not. Twenty thousand dollars in "fives" new would make a package several inches thick and a million dollars in such packages would make a pile about

three feet high, four feet long and two and a half feet wide.

The precaution taken to insure the safety of currency shipments are elaborate in the extreme. The packages of notes or silver coin are first locked or sealed in the regulation bags, in the shipping office of the express company. Then the bags are placed in small safes which are closed with combination locks and then hauled on trucks to the cars, where the small safes are unlocked and their contents taken from them and placed in the big car safe. It is as near burglar-proof as human ingenuity can make it, but no one has yet succeeded in building a safe that would not yield to dynamite if properly applied. Whoever shall invent a device that shall do away with express robbery will certainly be sure of a fortune.

Heavy currency shipments do not begin as a rule until some time after the banks begin to pay out the cash to the buyers and the farmers. At first each of the Western and Southern sub-Treasuries, located at Cincinnati, Chicago, St. Louis and New Orleans, is well supplied from the internal revenue and customs payments which have been accumulating for some time. As long as this supply lasts the Eastern banker who has to send money South or West merely has to buy credit for the sum required, send duplicate drafts to Washington and to his Western correspondent, and the sub-Treasurer nearest the letter will release in currency the sum named. It is after the supply in the sub-Treasuries is exhausted that the long-distance shipments between bankers are resorted to.

Shipments of new paper currency from Washington are going on all the time, the sums to redeem old and worn ones being considerable. Just now, also, the banks are taking advantage of certain provisions of the law to increase their circulation, and the Government has been printing and sending out new notes in pretty big batches for some time. Preparations for the heavy demand for currency in the regions where the big crops are raised have been going on both in the banks and in Washington since the latter part of July or the early part of August. There are practically no shipments of currency from the East to the Pacific Coast for the movement of crops, the Coast getting its supply of money for that purpose mostly in gold, which is more popular there than in the East, from the mint in San Francisco.

PAUL DANBY.

Tolstoy's Life by Fellow-Countryman

An exhaustive study of Count Tolstoy as man, worker, philosopher, prophet, and artist has been written by Dmitri Merejkowski, the Russian novelist, author of "The Death of the Gods," "Leonardo da Vinci" ("Resurrection of the Gods"), and the "Anti-Christ." This volume is said to be the first complete study of the work and character of Tolstoy by one who is a fellow-countryman, a personal friend, and a fellow-author. Merejkowski has interested himself in emphasizing the contrast in the character and in the influence of Tolstoy and of his great contemporary, Dostoyevski. Both writers have given to the Russian peasant and to his interests a devotion which by other Russian authors of their generation has been expended upon art. Merejkowski, while a cordial admirer of the character and of the ideals of his friend, is not a Tolstoyite in his views of society or of the future of the world. The volume is to be published shortly by Messrs. A. Constable in London, and G. P. Putnam's Sons in New York.