

PROTECTING THE PUBLIC FROM SWINDLERS

SECRETARY CORTELYOU'S FRAUD ORDER BLASTS BUNCO MEN SAMPLES OF GET-RICH-QUICK SCHEMES

WASHINGTON, Sept. 23.—(Special Correspondence of The Sunday Oregonian.)—The arch-enemy of the grafter just now is George Bruce Cortelyou, Postmaster General. How he is exterminating such vermin as get-rich-quick promoters, gamblers, cheap jewelry bunco operators, patent medicine quacks and fakirs fattening upon the superstitions of the people is most for a good story. When it comes to one-man power, he wields more by far than any of his Cabinet colleagues and even more than any one prosecuting or judicial officer of the Government. By one fell stroke of his pen he can utterly blast a man's business career, and from his judgment there is absolutely no appeal; it is not reviewable by the courts.

What worse fate can befall a business man than to be forbidden the privilege of receiving letters to know, besides, that all such communications addressed to him are returned to the sender with the awful brand "fraudulent" stamped across his name in damning scarlet letters? Such is the penalty of the "fraud order" given only by the Postmaster General to inflict. The first fraud order was issued in 1879 against the promoter of the famous New Orleans lottery. During the few months that Mr. Cortelyou has been in office he has issued more of these judgments than were signed in the first seven years of the fraud order law's existence. He has run out of business more than double the number of grafters who fell a prey to the most energetic of his predecessors during the same months of any year. Promoters of fraudulent enterprises have been excluded from the mails at the rate of more than one per day since the former secretary to President McKinley took the reins of the largest of our executive departments.

Does Not Wait for Complaints.

An anti-graft innovation was put into effect almost as soon as he took up his new duties. Former postmasters general had been content to simply wait upon the complaints of outraged citizens who had been humbugged. Not until then was the ball set rolling for an investigation. Mr. Cortelyou, however, had more strenuous notions. That busy corps of detectives known as postoffice inspectors had been lately transferred to the immediate office of the Postmaster General. He ordered these sleuths to search a certain class of journals for suspicious advertisements. Ostensibly as private citizens, the inspectors now answer these seductive offers and Uncle Sam returns the amounts to which they allow themselves to be humbugged for the sake of doing evidence. The bunco shop is then visited, and if affairs there are down to the inspector's suspicious action is immediately taken. The man who does the actual work of judging the culprits is R. P. Goodwin, the assistant Attorney General for the Postoffice Department. The bunco man is summoned to appear before him at Washington and to make such answer or defense to the charges preferred or such explanation concerning them as he may desire. After a full hearing a brief of the evidence submitted and of the conclusions reached by Mr. Goodwin is handed to Mr. Cortelyou, who either issues the fraud order or dismisses the charges. In most cases the accused person appears with a lawyer, who vigorously defends him. Some of these hearings have consumed a fortnight. If the accused fails to appear, action is taken whether or not. The Postmaster General seldom, if ever, ignores the superior legal opinion of the assistant Attorney General, and it is safe to say that a fraud order recommended by the latter will be issued. Although, as stated, there is no appeal from the Postmaster General in the matter, he may revoke a fraud order issued by the assistant Attorney General so recommends. A large proportion of the 2000 fraud orders issued since 1879 still stand on the record as unrevoked. One assistant Attorney General of a past administration was noted for his activity in revoking orders and it was no uncommon occurrence for him to have one revoked two days after it was promulgated. At present, however, it is more difficult than ever before to have such a verdict reversed. The first fraud order—that against the New Orleans lottery—was, by the way, suspended for a time, but now stands on the record as unrevoked.

Effectively Put Out of Business.

The enterprises which may thus be blasted are lotteries or similar enterprises where prizes are distributed on a chance basis or any scheme to defraud. The order when put in effect directs postmasters not only to return, as stated, all first-class matter addressed to the subject of the action, but to withhold the payment of money orders and the return of the money to the remitters. In cases where the senders are unknown the letters are sent to the dead letter office and the money retained, if not being traced, is dropped into the treasury of the United States.

The detectives who went out all of these bunco enterprises are under the direction of William J. Vickery, chief inspector of the Postoffice Department. He is the man who has the lunatic-eyed corps before his recent promotion to the top of the ladder had charge of the Cincinnati division of postoffice inspectors. He is the man who "watch dog" of Uncle Sam's mail, and to his lot falls more particularly the responsibility of hunting down those who rob the mails of money and the return of the money to the remitters. In cases where the senders are unknown the letters are sent to the dead letter office and the money retained, if not being traced, is dropped into the treasury of the United States.

Analyzing Alleged Medicines.

Another official concerned in the hunting down of the grafter is Dr. Harvey W. Wiley, chief of the Government's bureau of chemistry. Any patent medicine or other article suspected by the industrious inspectors is sent over to Dr. Wiley's laboratory for analysis. Many of the cures thus submitted are found to be of the ingredients which have never been known to medicine as a panacea for the human ills in question. Remedies which of late have especially fallen under the ban of suspicion are of that category recommended through very seductive advertisements as having the properties of Ponce de Leon's long sought fountain. Some of these have been found to be tablets of pure corn starch. Plain salt and water have been found to constitute the sole ingredients of some nostrums. Others are of cheap elements equally innocent in the diseases for which recommended.

Expert medical testimony is often called for after Dr. Wiley's analysis is completed in a case. This was done in a case ending in the issue this week of a fraud order against a medicine, "Nature's Health Restorer," advertised as a cure for diseases which ran the gamut from falling hair to broken back. The documents in the case contained not only the statement of Dr. Wiley, but of three Washington physicians called as experts.

Rotten "Investment" Schemes.

The get-rich-quick "investment" schemes are now receiving the special attention of the inspectors. Swindlers are endeavoring to place investments of their "clients" money at enormous rates of interest fairly swarm the country. Although capitalists are glad to loan their money on real estate security at from 4 to 5 per cent, and the Government at 3 per cent, thousands of poor people throughout the country are easily being gulled into turning over their funds to concerns promising 60 per cent, or even more. A concern calling itself the "Neptune Company" recently advertised from



ASSISTANT ATTY. GENERAL R.P. GOODWIN

CHIEF INSPECTOR VICKERY



POST OFFICE DEPARTMENT

Philadelphia that for \$2 the investor would be shown how to realize profits of 800 per cent on a capital of \$5, or make an income of \$250 per month and work only two or three hours a month. The details, eagerly purchased by gullible persons anxious to get rich quickly, were these: "Get 500 families in your city who will pay \$1 per month for medical services. Get them to pay you the money on a guarantee that you will furnish them a physician whenever they require one. Then make a deal with a physician whereby he will look after the 500 families for \$250 per month. Your net profits will be \$250 per month. Get 1000 families and you will make \$500 per month."

Another 800 per cent investment was lately offered by a man in North Ferris, N. Y., who advertised that any one sending him a quarter would receive in exchange a \$2 bill, and that \$2 would be sent to any one who would send him a quarter. Persons sending a quarter received each eight receipts for 25 cents, that the advertiser said constituted a "two-dollar bill" against him. Henceforth, he can receive no mail; he moves to a strange place and does business under an alias, which would be according to the common practice of the debarred "bunco" men. For example, one Fred Swartz, charged with conducting fraudulent schemes in New York and Philadelphia under various aliases, lately changed his name to "Prof. Alex. Aires," and from Atlantic City solicited subscriptions of 50 cents each for the "Fortune Magazine," which he alleged to publish, and whose columns were said to be devoted entirely to phrenology, astrology, palmistry and the occult sciences. A seductive feature of the advertisement was a statement that subscribers would be permitted to participate in a contest for a prize of \$100. Mr. Vickery's inspectors found that no such magazine existed.

Horse Race Allurements.

The most common of the get-rich-quick schemes now being blasted by fraud orders are those which advertise extensively to invest money for clients by betting on horse races. Large profits are always guaranteed. One of these concerns, lately denied the use of the mails, had the audacity to advertise that "all element of chance is eliminated" from its system of investments. Then there are the lotteries, against which Uncle Sam has waged a fighting war for decades. Of late, German, Mexican and West Indian lotteries have been reaching out into the United States for customers. Agents of the

German enterprise have been particularly persistent. "Guessing contests," such as have been features of various journals for several years, have lately been put under the ban by Attorney-General Moody, who rules that such schemes are, in effect, lotteries under another guise. Hitherto the Postoffice Department had held that when patrons of such enterprises could use a "dope-book," or records, or scientific information of some sort, in making their calculations, their guesses were an application of calculation, foresight and knowledge, eliminating, to an extent, at least, the factor of chance. Mr. Moody's recent reversal of this opinion was based upon an opinion of the Supreme Court of the United States.

But, returning to the "bunco games," here we have a peculiar sort, which of late has been sprouting up all over the land with surprising rapidity. This is the "letter-writing at home" fraud. The crooked reader is captured by the advertisement, which promises anybody \$100 a week without hard work if he will but apply for information. Almost as soon as he replies to the advertisement, the would-be amanuensis receives instructions that before beginning his profitable work he is expected to buy the inevitable "outfit," just as a guarantee of good faith. The outfit being bought at an excessive price, the applicant hears no more from his promised employer, who are, in fact, merely dealers in a fraud which has lately become the cheap jewelry "graft." Under the guise of valuable prizes distributed gratis, brass rings and other trinkets are being sold at enormous profits, realized in postage stamps sent in by applicants.

Meanest Grafter of All.

But the meanest grafter of all of these for which the Postoffice inspectors are gunning is he who gets his salt from the tears of bereaved persons. One of these concerns had agents all over the country collecting from the funeral notices in the various papers names and residences of persons lately deceased. Immediately a letter would be addressed to the corpse. It would state that the Bible which he had lately ordered, and on which he had desired his name embossed in gilt letters, was finished, and would be forwarded upon receipt of a stated rate, always excessive. The family of the dead one would at once suppose that "poor, dear John" had longed for the Holy Book in his last hours, and so they would prize the volume as a souvenir of the lost one, and it must be had at any cost. The

grafter engineering this enterprise had a raft of cheap Bibles, which he sold at a profit of several hundred per cent. "Throw away your razors, gentlemen! Throw them away!" began the seductive advertisement of another victim of the fraud order. "Try my patent substitute once, only once, gentlemen, and you will never use a razor again! Easy, quick, safe and sure. Never wears out, and always retains its power. Write to me." Mail was delivered by the hundred-weight to this "inventor." One of the inspectors secured one of these razor substitutes. It was a little, oblong cake of some substance resembling pumice stone, and the accompanying circular directed that it be rubbed firmly back and forward over the beard after it had been lathered.

Occult Medical Treatment.

An alleged "faith healer" of Sea Breeze, Fla., who advertised under the name of "Mrs. Helen Wilman," claimed power to heal any disease or affliction, including poverty, by a method of concentrating her spirit upon the patient taking the treatment. For such services she solicited remittances of \$3 per week or \$10 per month. Inspectors detailed upon the case discovered that although the "faith curist" herself opened the voluminous mail addressed to her, and took out the money which came pouring in thereby, she, without a careful reading of the communications, handed them over to a corps of clerks, who answered them according to stereotyped forms placed before them. The assistant Attorney-General decided that the curist, however energetic and capable of effort she might be, could not find it possible to send specific and individual thought waves to all of her patients. To this charge she replied that she could think for a thousand sufferers at a time, and that she was a mental multiple circuit system. The Postmaster-General blacklisted her.

That she would read from the starry heavens all of the future that anyone might banker for, and that she guaranteed this for 10 cents per reading, Mme. Carlotta Barre Fredericks, a mystical deponent of a long line of seventh sons lately advertised from Gardner Me. The gullible person who would mail the 10 cents immediately learned that the web of fate had never been so greatly tangled for any other person since the world began. Ten cents worth of research had developed this interesting fact that the person in question was so far out of the ordinary. For an additional \$2 to indemnify her for her loss of sleep, the seeress promised to wrest from the stellar blue the last detail of these amazing complications, and to dispatch the translated information post haste to the anxious in-

If you want to know why just procure a cake and try. Read, one of the "20."

20 MULE TEAM BRAND BORAX SOAP

The Only REAL BORAX SOAP

Use our Borax Soap and Soap Chips in dishwater, laundry water, cleaning water, wash water, and all water into which the hands are thrust—the result will be white, soft hands and hygienically clean garments, dishes, etc.

Antiseptic and Harmless

SEND for beautifully illustrated booklet "Borax in the Home" which contains information of value to every woman. Also sample of Borax, Boraxo Bath Powder or Boric Talcum Powder FREE.

Ask your dealer for **20 MULE TEAM brand** PACIFIC COAST BORAX CO., SAN FRANCISCO, CAL.

quirer. If the bewildered patron hesitated too long in sending the \$2 the seeress forwarded to her a second stereotyped letter announcing a benevolent cut in the price to \$1, because of her unusual interest taken in this particular case. As an added inducement "the magic, magnetic Hebrew charm" would be thrown in. This potent

talismen would compel love, force fortune or drive yawling cats from the back fence. Some of Chief Vickery's plain-clothes men detailed on the seeresses' case reported that she did not read individual horoscopes, but that she had a dozen stock horoscopes already drawn, one for each month of the year; also that each patron

was made to believe that he was the most favored and presents a case of tremendous individual interest. Hence the fraud order which prevents Mrs. Fredericks from doing business until she changes her location and becomes Madame Somebody Else.

JOHN ELFRETH WATKINS.

Broadly Tolerant, Human and Sympathetic

Ann Shannon Monroe Pays Tribute to the City of Portland and the Oregon Spirit.

Anna Shannon Monroe contributes to the Common Sense Magazine an article on "The Northwest Corner of Our Country." She is the great granddaughter of George Shannon, the youngest member of the Lewis and Clark party, and spent several weeks here and there in the past summer. What Miss Shannon says concerning Portland is subjoined.

rich in opportunities, with every avenue of trade and commerce awaiting the hand of the man with a little capital and much enterprise.

Everything has just begun in the Northwest, especially in Oregon. Though not a new state, in age, it is new in development. The oldtimers who suffered every hardship to reach this land were adventurous, poetic, imaginative class of people, who went west in search of homes and when they found them in a land that appealed to their sense of the beautiful they were satisfied. They settled in the fertile valleys along the Columbia and the Willamette rivers, took up as much land as they could use, and have been content ever since to live easily in the shadow of the mountains, with their families growing up about them. They are true nature lovers. They haven't made a fad of the simple life and written about it for the papers, but they have gone into the most inaccessible regions of America and lived it. Their nature as an open and broad as the very plains about them. They have looked the grandeur of life from the grandeur of nature's manifestation that meet their eyes whichever way they look. They are neither sordid nor money-mad. They are satisfied with life in Oregon as it is. Thus it is left for the Easterner, with his keen eye for business chances, for improvements, for utilization of facilities, to develop the Oregon of today into the Oregon of tomorrow.

land, in the first place, is a beautiful old-fashioned city, with narrow streets, and large, old-fashioned homes, set back in immense "yards" where children romp with no fear of "spoiling the lawn" and play hide-and-seek in and out among giant evergreen trees which have stood for centuries. The people one meets were born there, and their fathers came in wagons or afoot fifty years ago. They love Oregon and have no desire for anything more than to live and die in sound of her roaring forests, and by her mountain streams. Many are rich, most of them are creditably prosperous, some of them, are poor, but all apparently contented. Few are zealous dollar-hunters. Everyone seems to be taking life very easily, the business men and women, in the morning, strolling slowly to office or store, going deliberately about their work, without haste or hurry, taking time for each event, and living each day in full enjoyment of what it offers. There is none of that living in tomorrow spirit that marks and mars life in many of the large Eastern cities. It is a world of today; thus while Oregon offers every chance of investment and for new enterprises, it offers, at the same time, an object lesson in sane living which the nervous, hurried city dweller in the East should take to heart.

But while Portland is nearly through with the duties of hostess to the world, and while the excitement of crowded streets, over-run hotels and thronged cars is beginning to abate, the result, commercially, of this great Summer house party has hardly begun to be felt. It is like the first far-distant roar of an avalanche, which the keenly sensitive ear readily recognizes, though it may hardly be heard by one less finely attuned to nature's warnings.

This avalanche, which is even now bearing down upon Portland and the tributary Northwest, will be both destructive and constructive in its results. It is made up of people from every quarter of the country in search of better homes, better climate, better health, better investments, and better conditions of living. It is made up of men with capital and men without a cent; of single women, and bachelors; of men with young families, and old people grown weary of a lifetime in one community.

The State of Washington, lying north, has attracted more attention from Easterners in the last 15 or 20 years than has Oregon. In consequence, Washington is settled more largely by people newly from the East, and her cities and towns have a fresh spick-and-span appearance, as if they had been carefully laid out according to well-defined plans. The houses are new and shining with fresh paint, and the lawns are small, neat and perfectly kept. There is little in Washington to suggest the usual idea of the West excepting that which nature supplied. The people one meets nearly all impress one as being Easterners or Canadians, and one wonders at so many people away from their homes. But in Oregon all this is different. Port-

It is to be hoped that in the amalgamation of West and East, which is sure to take place on the shores of the Columbia, that which is best in the West shall predominate, and the Oregon spirit shall continue to rule, when every valley is dotted with farm homes and hundreds of cities are towering with sky-scrapers. There is room for hope in the reflection that it is impossible to attain the degree of strenuousness among the mountains that is quite attainable in flat districts. The most zealous chaser of the alluring dollar would unconsciously slacken his pace while his eyes were raised to those wonderful snow-crowned peaks, Hood, St. Helens, Adams, Rainier and Jefferson.

Let Oregon hold fast to that which makes her so adorable; to her open-heartedness, her generosity, her broad viewpoint. Let her never lose the influence of forest and plain, of mountain and sea. Let her remain as she is today, broadly tolerant, human and sympathetic.

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and strengthening to both the hair and scalp that even a 20c bottle of it is often enough to show wonderful improvements. It at once imparts a sparkling brilliancy and velvety softness to the hair, and a few weeks' use will cause new hair to sprout out all over the scalp, and grow abundantly, long and beautiful. Use it every day for awhile, after which two or three times a week will be enough to complete whatever growth you desire.

Now at all druggists, in three sizes, 25 cents, 50 cents and \$1.00 per bottle.

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Latest Photograph of Miss Carrie Wilson, 3728 64th Place, Chicago.

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