CIVIC IMPROVEMENT THE SLOGAN OF PROGRESS

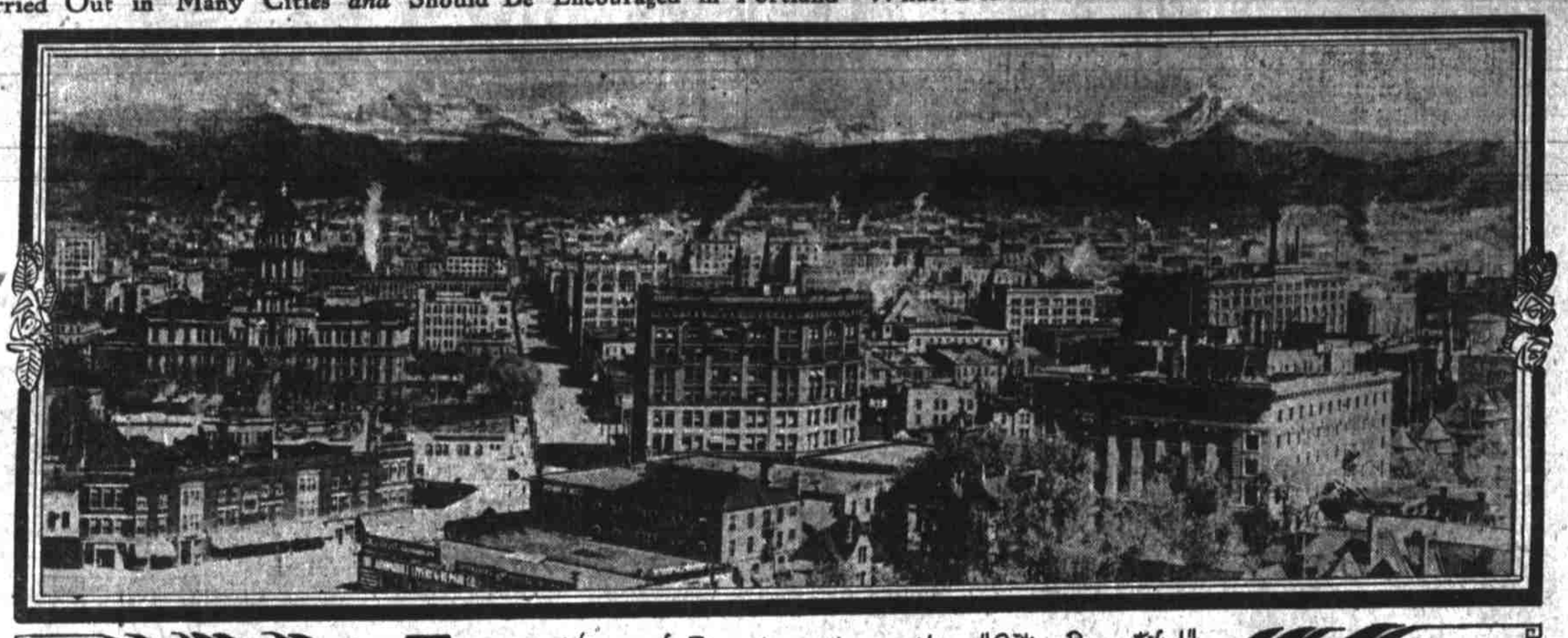
City Beautiful Idea Carried Out in Many Cities *and* Should Be Encouraged in Portland--What Denver and Other Places Have Done for the Betterment *of* Conditions

By W. Wynn Johnson.

MUNICIPAL ART includes almost every ideal outside the domain of politics proper, by the pursuit of which the conditions of life may be improved so as to add to the comfort and happiness of communities.

Men build homes and cities to correspond with their conception of comfort and beauty. That the ideas of the people of the civilized countries of the globe regarding municipal art have changed rapidly for the better during recent years is shown by the almost united effort on the part of the civic bodies of the old cities of this and other countries to correct what are regarded as mistakes of omission and commission that occurred during their growth. London, Paris, Berlin, and other old world cities are buying up block after block for the purposes of playgrounds, public squares, breathing places for the populace, especially for the young and the old.

Some of the older cities of the United States are spending vast sums of money undoing what has already been done. In many instances cities, even in this country, are laid out with narrow and crooked streets without adequate provision for parks and public squares, forcing the grass and flowers out of existence, and shutting out the sky. Now their park commissions are spending thousands of dollars to let in the sunlight and coax the grass to grow again. Many cities, of which Boston is an example, were allowed to grow and widen without any established system of playgrounds, parks and boulevards. Lack of confidence in their growth or want of foresight has cost many of them large expenditures of money often to poor advadtage. Many of the western cities are profiting by the experience of their eastern neighbors and are adopting plans of parks and boulevard systems in advance of their growth, and acquiring the land while property values are comparatively low. This has been a fortunate order of things for many of the newer cities of the union, because boulevards could be laid out so as to take a suitable advantage of grade and view on the elevations so common in towns and cities of the west.



General View of Denver where the "City Beautiful" idea has long predominated

Conservatory Golden Gate Park San Francisco

W. Wynn Johnson

Entrance to City Park Portland

View of City Park, Portland

San Francisco's Experience.

Costly improvements of a public or private nature will never look out of place on a thoroughfare located with such a degree of forethought. We haven't a Napoleon to drive an avenue through our modern cities regardless of how many blocks of buildings are uprooted. Ours is a democracy in which comparatively few appreciate civic art from the standpoint of beauty as well as utility. This was illustrated when the civic societies of San Francisco tried to continue what is known as the "Panhandle" of Golden Gate park and make it intersect Market street, the main thoroughfare of the city, thus affording a grand, broad driveway from the union depot, the point where the tourist usually enters the city, through the main retail section and into a narrow parkway probably two blocks wide which soon would find its way over a slope from which one could catch the first comprehensive view of the once beautiful city, now rising again in newer and grander beauty.

After viewing the city as she lay in her peaceful way along the golden gate, the visitor could have ridden down through the avenue of trees and flowers and out into the magnificent Golden Gate park with its roadways terminating at the ocean side. While many thought that this municipal improvement would have been commensurate with the commercial expansion of San Francisco, it was not the only measure to make for more ideal municipal conditions that has been overlooked by the San Franciscan.

The nonpartisan organized effort in this country in favor of municipal art is not a fad nor a fashionable movement. It finds its inspiration in a sense of utility as well as of beauty. The civic societies of this country were never quite so aggressive in their effort to bring about a keener appreciation of municipal art. It is the best investment a city can make, viewed from an economic, philanthropic or educational standpoint.

Denver Sets Example.

In visiting a city like Denver, for example, where artistic hands have arranged a beautiful little park adjoining the union depot, the focal point of the city, the newcomer is favorably impressed at the outset. Walking through the park to the line of busses the visitor proceeds into the city and finds it clean, no rubbish or papers on the thoroughfares, the buildings private and public ornate, the lawns well kept, the park well shaded and watered, and if questions are asked the stranger is informed that the park has taken the place of sand hills and the lake is artificial, and the trees and shrubs all imported. The consequence is that the person visiting such a city concludes that it is an enterprising place, that it is forging ahead, that its inhabitants are people of refinement and culture.

The man contemplating a location for business purposes would make up his mind that Denver is a good place for investment, that property values there will not go down, that a city with such well paved streets, good homes, fine parks and boulevards, is a hustling, growing, advancing city. This is the economic argument in favor of municipal art. It is in fact the only argument that will appeal to some men of means whose only unit of measure is the dollar. The fact that a good looking city is likely to be selected as a home or as a location for a business is the only argument that can be presented to some men when asked to help improve streets, parks or public buildings. Many a hidebound citizen of influence in this country had to be shown that a park would enhance values before he would be persuaded to lend his influence towards securing an appropriation for a reservation of land which he looked upon as a source of constant tax to keep up. For example, Franklin park in Boston, comprising 500 acres, originally cost $3,800,000.

The increase in property valuations of land immediately adjoining this park during the seven years between '83 and '90 was $1,230,000, and at least 10 per cent of this was attributable to the existence of the park. Other similar examples might be cited to show the economic value of parks and boulevards.

Others May Enjoy.

The devotees of civic improvement are fully warranted in using the economic argument on a miserly citizen to get him to show some public spirit, trusting to the future that he may learn to appreciate nice things, artistic things, for their own sake. The rising generation, at least future generations, can enjoy the park, they can drink from the public fountain, or appreciate the historic deed chronicled or emphasized by some statue or monument, or other work of art, even though the donor gave it through a selfish motive. The point is well illustrated by the expressman who was hauling a load of lamp globes and accidentally bumped into a streetcar. When his load spilled and smashed a crowd gathered. Someone suggested to the dejected looking driver that there was quite a loss. Just then an old gray bearded man said, "Hold out your hat, Mr. Driver. Here's a quarter, and perhaps some of the other folks will feel inclined to lighten your burden." A shower of small money fell to the hat, and as the enthusiasm died down the old man quietly slipped out of the crowd and walked away. Several remarked, "What a fine old man." "Yes!" remarked the driver, "that's my boss."

As municipal art is founded on utility as well as beauty, it must do something more than merely please the senses. The public utilities of a city include good air, water, cleanliness, lighting, transportation, advertising and all outgrowths of these. Great reforms have been accomplished, in these matters wherever there has been a healthy public sentiment created in favor of a change. In St. Paul for example, a system of collecting and disposing of garbage existed similar to the method in force in Portland and other coast cities. The people interested in the philanthropic work of civic improvement demanded that it be more thoroughly done and the expense be defrayed by taxation. The measure was opposed by the owners of hotels, tenement-houses, and people who had houses for rent. After a hard struggle the ordinance was passed and it devolved upon the board of health to carry into effect its provisions.

Resolute Character.

A less resolute character than Dr. Justus Ohage, health officer of St. Paul, would have failed to enforce impartially the new garbage ordinance. The doctor proved to be the right man in the right place. One feature of the system is the selling of garbage suitable for feeding and fertilizing purposes at stations established at the city limits. During the year 1903 the income from this source amounted to $1,351.75, which was paid into the city treasury. Collection of garbage as now conducted is an acknowledged success and costs the city of St. Paul but little more than $20,000 a year. Indianapolis has practically the same system in force as St. Paul. It also is maintained by general taxation. The men and women who led the movement in these cities claim that the system where each householder pays the fee can never be a success. Some renters are so poor that the fee is burdensome, while others who could well afford to pay, do not possess keen enough an appreciation of civic cleanliness. Indianapolis is said to be the cleanest inland city of America today, and its citizens owe it in a great measure to the effectual garbage system in force. In each of the cities mentioned covered garbage wagons are used and the work of removal is carried on at night.

With cities built along scientific and sanitary lines it is possible to have them healthier than the country, as witness St. Paul with a death rate of 5 per cent less than the average rural death rate of the country, and Indianapolis with 3 per cent less. Many cases of neglect to comply with the provisions of the garbage ordinances were reported by the civic sanitation clubs of Indianapolis, even after the city fathers had agreed to provide for the collection of the garbage. No one had imagined that any number of people could be found who would not readily comply with the new regulation for civic cleanliness.

Question of Garbage.

If some people would sweep their garbage into the basement, or dump it into the alley when the city had assumed the burden of removing it, the question naturally arose, what proportion of the inhabitants would have the garbage carried away when the householder was obliged to defray the expense of hauling.

With the executive work in the hands of a thorough-going health officer and a properly-organized company to do the collecting at the city's expense, there need be no fear that the collection and destruction of garbage will not be done in a sanitary and thorough manner.

Another work of civic betterment in which St. Paul and Dr. Ohage are mutually distinguished was the establishment of the public baths and playgrounds on Harriet Island in the Mississippi river. Some knowledge of their character is almost indispensable to parties seeking information on the establishing, constructing and maintaining of public baths and playgrounds. These baths have easily accommodated 15,000 people on a hot summer's day. A nominal fee of 2 cents is asked for a towel, bathing suit and piece of soap. For 3 cents more the bather may secure a locker. If refreshments are desired a fee sufficient to cover the cost is all that is required. The financial report a year or two ago showed a profit on the season's work of $15 and some cents. It is certainly a most beneficent institution. The people take great pride in these baths and recreation grounds and well they may, because half the money to buy the island was secured by public contributions raised by entertainments, donations and the like, and the other half was furnished by Dr. Ohage. The building erected by the city is 400 feet long and splendidly adapted to the purpose for which it is used. The beach is long and divided into three sections, one for men, one for women, and another for children. Full instruction is given in swimming and perfect order is maintained. The use of the gymnasium adjoining the bathing pavilion is free to the public who in addition to this have permission to partake in games of football, basketball, handball, lawn tennis and all kinds of athletic sports.

Children Taught Swimming.

The school children of Brookline, Massachusetts, are obliged to take swimming lessons at the municipal baths, as a part of their regular course of study, being graded for proficiency and receiving diplomas the same as in other classes. Students from Wellesley college, and classes from either schools receive swimming instructions. The police, too, are obliged to learn to swim and are given instructions in saving persons and in resuscitation, and many valuable lives have been saved by this knowledge.

Another civic reform inaugurated in St. Paul was the passage and enforcement of the smoke ordinance, which provided for the attachment of devices for the consumption of smoke to the boilers of steam plants. Several large corporations and two of the daily newspaper publishers were fined. The editor of the St. Paul Dispatch commended the course of Dr. Ohage and said he deserved support and went on to state that the Dispatch would gladly comply with the new ordinance. This shows that municipal art in its best expression is dependent largely on an efficient city government.

Another reform in civic matters which many western cities would do well to adopt is to create the office of inspector of weights and measures and have such officer paid a salary. Kansas City and Detroit have made notable success in the enforcement of the ordinances regulating the inspection and sealing of weights and measures. This branch of city government is destined to protect the home from short weights and measures of produce and provisions, like coal, wood, ice, potatoes, oil, milk, etc. Revelations made during agitations for such a municipal regulation have shown that great need exists for such an officer. Although there are very many honest tradesmen there is still a thief for every opportunity allowed to steal.

We need an inspector of dairies whose duty it shall be to visit the milk ranches around our city and make a report of their condition, for no one should be allowed to serve milk to customers in the city from a dairy that is not properly conducted, or where the milk itself does not stand the required tests. Such a system is necessary, though it occasionally fails. Its failures will prove the necessity. There are always left a few people of philanthropic tendencies who will make it their business to watch inspectors. If the inspectors are straightforward they will not mind being watched. If a bell is sound the harder you tap it with a hammer the clearer it rings.

Infant Mortality.

In an eastern town there was a shocking infant mortality a season ago that was traced to milk. The Woman's club complained of the inspector, and the political boss of the place told the women they were going out of their sphere to take a hand in politics. They replied that "women's sphere was not only outside the home, but inside the baby." No intelligent person of this age can be indifferent to the source of food supply. While our market men pretty generally cover up their meats, the fruits, like berries, dates, figs, oranges, apples, etc., are exposed to the dusty contagion of the street. To prevent contamination all such food articles should be displayed in glass covered boxes or show cases.

Anti-expectoration ordinances are being strictly enforced in a number of cities of this country. It is a regrettable fact that it is such a dead letter on the statute books of Portland. A business man of this city stopping off in St. Louis a short time ago had his attention called to the provisions of the ordinance and was told no pull could save him from a fine if the police noted an offense on his part. In visiting Providence, Rhode Island, recently the writer noted cards about a foot square in the show windows here and there calling attention to the fine for expectoration on the sidewalk. The ordinance was accomplishing the desired result, because a most healthy public sentiment demanded its enforcement. A pioneer of Providence talking about the reforms and what seemed to him stringent laws, remarked "It seems like the world has to be built over, that it was all wrong." His observation makes apropos the story told by a senator from Wisconsin in congress recently when the bill appropriating money for the improvement of harbors was under discussion. He said a school teacher in his boyhood days was commenting on the perfection of the works of God, and told her little group of urchins that the most marvelous work of creation was the human form. "Note its adaptation," said she. "The eyes see, the ears hear, the hands feel, the nose smells, and the feet run." One of the little fellows by this time was snapping his fingers very loudly. "What is it, Charley?" said the teacher. "I allis knew I was made wrong." "Well, what's the matter, Charley?" "Well, don't you know my nose runs and my feet smell.'

Work for Education.

The world in which many of us exist is being transformed by men and women around us who have had visions of a better life and set about to create a prevailing sentiment in favor of the improvement. Civic betterment is a work of education. It is the bringing of the citizens as a whole to appreciate the benefits of municipal art. If any community is lacking in civic pride it is the duty of the civic organizations of that section to awaken enthusiasm in an unselfish line of conduct looking solely to the civic life of the present and the future and how we can better it. The aim of the American Civic association, which embraces several thousand nonpartisan societies in this country, and aids as many more philanthropic societies and commercial bodies is to conduct a campaign of education, undeterred by special interests with which the public interests constantly conflict, unawed by power, and unhampered by traditions which produce stagnation. This association has the organized machinery to gather information concerning municipal problems that confront the people of this country. From the headquarters of the association in the North American building in Philadelphia are furnished bulletins of what the progressive cities of America and Europe are doing, that the minds of the people may be always alert on these questions.

The civic associations of the union embrace thousands of patriotic self-sacrificing men and women who believe that to make us love our country we must make the country lovely. Civic improvement benefits the poor even more than the rich. It embodies the principle of the greatest good to the greatest number. William Morris truly said, "We do not want art for the few, any more than we want education for the few, or freedom for the few. Municipal art is public art—it is a fire built on the market place, where every one may light his torch."

OKLAHOMA WORKS OUT BANKING PLAN--Payments Made to State Institutions

Under Provisions *of* the Bill

From the Saturday Evening Post.

AT the time when Bryan sprung his remedy for the recent panic and for all other panics, he, as everyone else, figured that the United States government would have to take the first step and that the United States would follow. Briefly, the Bryan plan was this:

The United States government was to collect from all national banks a tax of not more than one tenth of 1 per cent on the daily average deposits in such banks. This money was to be a fund from which to pay depositors who would otherwise lose their money in the event of the failure of a national bank. In a word, the United States government was to insure every man who puts his money into a national bank so that he shall get his money back at once if that bank fails.

Mr. Bryan figured that the states would follow the lead of the nation. But the states are taking action first. On December 17, Governor Haskell of Oklahoma signed a bill whereby the state of Oklahoma is to guarantee depositors. This, in brief, is the Oklahoma law:

On February 16, 60 days after the passage of the bill, every state bank in Oklahoma shall pay to the state treasurer 1 per cent of its average daily deposits, less the deposits of state funds properly secured, for the year previous. This money shall be a fund to pay at once depositors in a state bank when that bank closes its doors—less the amount necessary to pay bank commissioners, whose business shall be to supervise the business of the state banks. If banks fail and there is a call upon this fund, the state shall levy an assessment upon all state banks to keep the fund up to 1 per cent of the average annual deposits in the state banks. Many seem to think that the law is to collect 1 per cent of the daily average deposits each year. This is a mistake. After the 1 per cent has once been collected only enough will be collected in following years to keep the fund up to 1 per cent of the daily average deposits. Another feature of the Oklahoma law is that the managing officers of a state bank shall not loan money to themselves; if they do the offense is larceny to the extent of the amount they loan themselves. Banks in towns of under 2,500 inhabitants must keep on hand 20 per cent of their deposits; in towns of over 2,500 inhabitants must keep on hand 25 per cent of their deposits. One third of this shall be actual cash, two thirds may be balance due from other banks. No more than 20 per cent of the capital—not of the deposits—shall be loaned to any one individual or corporation.

Under the Oklahoma law national banks may come in on the same terms as state banks, if the national banks wish to.

The Squirming of the National Banks.

Governor C. N. Haskell, who was the first to put the guarantee plan at work, says of the attitude of the people of the state to the law: "Farmers and people who work with their muscle for a living, and merchants to a man, are pleased with the law. State banks in Oklahoma, with the exception of two, favor the measure. Up to January 28 47 national banks had made application to have their banks examined that they may come in under the law. To draw a line, all banks with a capital of less than $50,000 want this law. Most banks of over $50,000 capital stock want no law at all."

"But," the governor was asked, "what are these national banks that don't want to come in going to do?"

"Come in!" the governor's saw-like voice struck the center of the knot. "They'll have to."

With this the governor picked up a circular letter and a printed sheet headed: "Constitution and By-Laws of the National Banks Depositors' Insurance Company."

"The big national banks are trying to squirm around our proposition," continued the governor. "They met the other day and sent out a circular letter to all national banks stating that they would have to try to do business without protection, or become state banks, or organize an insurance company. The committee came to me and asked me what I thought about it. Their plan was to put up interest-drawing municipal securities to the extent of 1 per cent of their deposits—not plain, straight money. I told them that they were trying to buy a sealskin sacque at a bargain counter for a quarter. The truth is the people will have more faith in the rich acres of the whole of Oklahoma than they will in an insurance company composed of a part of the people. They, the national bankers, say in their constitution: 'In case any bank so insured becomes insolvent this corporation may arrange through the stockholders or with the comptroller of the currency to open said bank and restore the impaired capital, or may take over the assets and pay the depositors.' Their plan is a "may," with municipal bonds to fall back on. Our plan is a "must," with the real coin on hand. Now, what do you think the people are going to do? Put their money in a guaranteed national bank, or put it in a secure state bank?

Being Courteous to the Comptroller.

"But, governor," the interviewer remarked, "National Comptroller of the Currency Ridgley will not let the national banks of Oklahoma come in on your plan."

"That's a little kink I'm trying to straighten out today," answered the governor. "Section 4 of our law states that national banks may come in the same as state banks, provided the comptroller of the currency gives his consent. We thought we would extend a little courtesy to the comptroller, but if he doesn't want to take it we will cut that out and go ahead anyhow. Here is a telegram sent to our United States senator, Owen, at Washington. In this telegram I have told the senator that we would cut out that part of the law requiring the comptroller's consent, and that we would limit the amount of interest that banks could pay for deposits to 3 per cent, and not allow banks to accept as deposits more than ten times the amount of their capital stock without increasing their capital. We will chop off any possibility of wildcat banking. Senator Owen has wired back that he thought this would go through with these restrictions—that the suggestion would be acceptable. A vote of the stockholders of any national bank would give complete justification for the purpose of insurance under the state plan. This will arrange matters so that the national banks can take advantage of the Oklahoma state bank law.

"Down here in Oklahoma we feel that the banking business is a semi-public business, and above all things else that the people who put their money in a bank should feel that what they put in they can get out. You would be surprised to see the number of letters that have come in from people in surrounding states who say they are going to withdraw their money from their banks which are not guaranteed and put it into Oklahoma state banks which are guaranteed. This will make the other states get busy and do what we have done. Kansas has today passed laws guaranteeing depositors. Oklahoma is the middle of the pond in which the pebble has been cast. What we have done here will spread all over the United States, and spread fast."

Before calling on the governor I had, during the previous four weeks been over a large section of Oklahoma and talked with many people, including bankers, about the Oklahoma banking law. I asked a livery man who was driving me how he liked it.

"Well, I tell you, pardner," answered my driver. "When things was a-poppin' round here I felt kind o' juberous about the little wad I had in the bank, an' if I could 'a' got her out I'd 'a' stuck mine in my jeans and took chances on some feller's getting it away from me; but now I'm feeling comf'table, an' everybody I know of feels the same. It hits me this is a blamed good law we orter had a long time ago. But it 'pears like people learn somethin' every day."

One day I talked with a farmer, as we toasted our shins around a stove in the back end of a store. "This law," said the man, bundled up in his sheep lined duck coat, "makes me feel good and comf'table. When the bankers got tight I brought in my bale o' cotton, and I couldn't get money enough to buy a side of bacon and a sack of flour. Of course they were willing to give me some of their scrip, but I didn't know how good that was, and I'd rather have the greenbacks any time than this here scrip. 'Pears to me like this is a powerful good law, and all the people out my way likes it. We have to borry a little money every year while we work our crops, and we have got to put a plaster on everything we have to get it. If Mr. Banker comes and squeezes us we have to lose lots more than we bargained for. And then it 'pears to me like when a man has got something to sell that somebody else wants to buy, they orter be money enough floating round to make a swap."

The merchants I have met in Oklahoma, and I have questioned hundreds of them, to a man are pleased with Oklahoma's new law. One of them, speaking practically for all, had this to say: "Most merchants, twice a year at least, need to borrow money to discount their bills. Ordinarily we can borrow money for from 8 to 10 per cent per annum, and by discounting our bills make from two to three times this rate of interest. In fact, the discount that a retail merchant takes is a big part of his net profit. If we can borrow from our home banker and discount with the wholesale man in Kansas City, or St. Louis, or Chicago, or New York, this strengthens our credit. Credit helps us to extend our capital, and to make more money than if we depended upon our capital alone."

The busy bees of business—traveling men—are now thick in Oklahoma. They all report business good.

As the Bankers See It.

Before talking with Governor Haskell I had also talked with many bankers throughout Oklahoma.

I had found that what Governor Haskell had said in relation to how the bankers liked the new law was correct. Nearly all of the state banks like the law. Many of the national banks in Oklahoma like the law. Many of the bankers think that, instead of an assessment of a straight 1 per cent of their average daily deposits right hot off the bat, they should be compelled to put in (as is now the law in Kansas) only one fifth of 1 per cent each year. Still, most of the bankers in Oklahoma on whom I called would rather have the present guarantee law whereby they must pay out 1 per cent of their average annual deposits, instead of having no guarantee law whatsoever. One banker's opinion, which is practically the opinion of many bankers, is that "this is the best banking law in the United States today; it practically provides for the bankers what the big insurance companies provide for the merchant—insurance. If the people feel that the banks are secure they will put their money in the banks instead of keeping it in their pockets. Our deposits will be much larger. We can, furthermore, loan with safety a heavier percentage of our deposits because we need not be afraid of a 'run.' The amount of interest that we can make from additional loans, that we can make with greater safety, will many times over pay this tax which we pay for insurance."

In a nutshell, the people of Oklahoma who are not bankers are pleased with their new banking law; those who have state banks for the most part are pleased with it, and they are the ones who must pay the tax. Many of the national banks are kicking about the law, but, as Governor Haskell says, "they will have to come in."