WOODROW WILSON AS SEEN BY MEMBER OF FAMILY CIRCLE

True Devotion Features Home Life of President

Professor Stockton Axson, Brother of the First Mrs. Wilson, Writes Intimate Sketch of Executive's Happy Domestic Environment,

CHARACTERISTIC INCIDENTS OF EARLIER CAREER

By Stockton Axson.

the president sefirst wife, was secured for publication in the New York Times. "Can you keep a secret?" she asked, Professor Axson not only had close personal relations with the president for she told me that she was engaged to be married, the manner of the meet-Wilson was president of Princeton ersity. He was assistant professor Rice Institute, Houston, Texas, as pro-fessor of English. Professor Axson I have of my sister three at this mo-conducted classes in the University of ment stand out with peculiar vividegon summer school in 1914.

taste for one who has had the great was elected president of the United and mirthless man. A dozen years ago miliarly to the world? keenest embarrassment arises

manner of man is president.

Boneses were our next door neighbors in Rome, Ga. Jessie and Marian Bones were my childhood companions, Helen being much younger; and the names of my own uncles and aunts.

A Letter of Advice. he when I was away at school. Like the United States. Dr. Joseph Wilson, my father was a As soon as they had a home in Bryn Presbyterian minister, and, also like Mawr they sent for our little orphan

her home by telegram — my mother when Uncle Tom was visiting "us" in had died two years before, and my sis- Middletown, Mr. Wilson broke into a ter was the responsible member of the soft chuckle while he and I were sitfamily. She went to Asheville to catch ting alone. a train, but as she had to wait several hours for it she went to a hotel and whiled away the time reading by a asked. in Rome the previous summer, and it ple keep a man. show them what life meant for each but tackle the job myself."

An Unforgettable Conversation.

her dear face flushed, her eyes bright. be married, the manner of the meeting, and her joy. English literature at Princeton from 1904 best." In that faith she never fal1913, when he joined the faculty of tered in all the years that followed.

HERE are many who can analyze when she told me of her engagement. and assess Wilson the statesman, the way she looked when she held known, to all the world, but the their first born in her arms waiting ranks are thinning among those who for him to come from a distant place have known the man intimately since for the first sight of his child, and is young manhood. Woodrow Wilson the way she looked in the little cotbelongs to the world; is it then in bad tage in Princeton the night that he he is supposed by some to be a cold Republican. privilege of seeing him at close range States. It was two years before they for 35 years to talk about him fa- were married (he was studying at more) in the manse of the Independmy wonder about what Mr. Wil- ent Presbyterian church in Savannah, son himself will say if he should ever Ga., his father and her grandfather read this article, for it has never officiating. I remember how he and I pleased him to have his personal af- chatted about the books in my grandfairs intimately talked about, and yet father's bookcases while we waited the only reason why I should write at for the bride to come downstairs. I all is that I am in a position to talk also remember a less idyllic circum- tell him a new story-he has heard about him personally and that the stance, how bliss was jarred and the them all and invented some), his gleecountry has a right to know what scent of orange blossoms temporarily ful delight in nonsense rhymes, his annulled while two small boys, the atrocities in pun-making, an inherit-I do not suppose that I myself know bridegroom's nephew, Wilson Howe, when I first heard Woodrow Wilson's and the bride's brother, Edward Axname mentioned; probably in my son, "mixed it up" in a gorgeous fight for between his over some difference in boyish opinfamily and mine there has always ions. The bride was much shocked; een an intimacy. His mother's sister but I caught a twinkle in the bridewas Mrs. James Bones, and the groom's eye, which seemed to say, 'Let's separate them; but don't let's

Their first home was at Bryn Mawr, President Harrison with a sudden father and Penn., where he was a member of the eruption of oratory 25 years ago. Not mother, Uncle Joe and Aunt Jessie, newly founded college for women; the least delightful part of it is that, were as familiar to me as the names their second was in Middletown, Conn., where he was professor in Wesleyan forgets that the wheel has come full university; their third home was in But I very distinctly remember the Princeton, N. J., where he was profesfirst time that anybody talked to me sor for 12 years and president for in detail about Woodrow Wison; it eight; then came the wider life as govwas my father, in a letter written to ernor of New Jersey and president of

be in too desperate haste about it."

Wilson, he practiced more than he brother Edward, and he was a member preached. I think my father went on of their household until he married, the theory that his example would do Probably the sharpest blow my sister be before the burdens of a whole world my upbringing than wordy ever suffered was when Edward, his in turmoil were laid upon his shoul- not doing this. precepts, and so the first homily he ever delivered to me was in the form drowned together. Her naturally upon him, his inherent Scotch sterndelivered to me was in the form drowned together. Her naturally ness had begun to assert itself. He horde from Liege and Namur because ploit? Woodrow Wilson had ended a visit to for he was as her son rather than her went through some rough experiences of the protest of the United States. Woodrow Wilson had ended a visit to lor ne was as ner son rather than ner at Princeton, and I have heard him even though it was made by the this relatives in Rome. My lather made of their family for a year in Middle-say, both in public and private, that reighty lion hunter? What then? held him up to me as a pattern of cally a member of it, for during the him, found it less easy to relax at will deeds not words. With what deeds young manhood. I recall one phrase, long years in Princeton, though I had that as years and responsibilities in held him up to me as a pattern of cally a member of it, for during the young manhood. I recall one phrase, long years in Frinceton, though I had that, as years and responsibilities in- could be have backed up his futile virtually verbatim: "I can think of my own apartments, I used their house that, as years and responsibilities in- Belgium protest, except with deeds nothing that would make me so hap-py as to have a son like that."

as if it were my own home. And our creased, he became more purposeful.

There is a fact which he himself That letter was written 34 years liott) had the same privileges. All of probably unaware of, but which I am ago; but I remember it vividly, both which would indicate that when Wood- sure is historically correct. A change because it was practically the only row Wilson married he married a famprivate sermon my father ever ily as well as a wife, and that is not that great and sweeping changes were preached to me, and because the wish very far from the truth. If he ever expressed was fulfilled, not in the way knew any difference between her relahe was hoping, by my transformation, tives and his own he never indicated that lie between 1896 and 1900. Absurd but by Woodrow Wilson himself beit. And his blood became as her
coming my father's son by marriage.
blood. I have never known a case
telly somewhat all were men-My father lived to know of the en- where each adopted the other's family tally somewhat alike. There was ten gagement, though he died before the so completely. He even used to refer years' difference in our ages, and anto her dead father and mother by the other difference of some moment, the tania." It was in 1883 that Woodrow Wilson childhood names by which she always difference between genius and the lack and Ellen Axson became engaged. She called them. I think he would prob-was visiting friends in the North ably say now that one of his favorite some remote resemblance in the work-Carolina mountains when my father uncles was her Uncle Tom - Dr. fell seriously iii. He had me summon Thomas Hoyt of Philadelphia, Once

> The "Uncle Tom" Episode. "What are you laughing at?"

window. As fate would have it, Wood-row Wilson, who was driving in the Uncle Tom's boots this morning. Passmountains, passed the hotel, chanced ing his bedroom door, I saw that he to look up, and saw her profile at the had put his boots outside, naturally needed just the unexpected encounter wouldn't black them, and Annie sations. The task was calling him. pleased my fancy as commander in serves a vote of trust and confidence in the North Carolina mountains to couldn't, so there was nothing to do And I must believe that besides the chief of the American army to enter on November 7? It occurs to me, as I write down this true episode, that he might very Unforgettable for me is the conver- well have sent me to do it, seeing that

sation which my sister and I had on I was only a college student, while he the night of her arrival home. In the earlier part of the evening she had my Uncle Tom, anyway. But Woodbeen anxious about my father, but row Wilson would not do that simply

son blacking Uncle Tom's boots-Uncle Tom by marriage.

assume the role of a browbeaten and until I was corrected." At one time, holding them off way, not by any prescription, or plan the man who twice nominated Theoonly by enthroning love supreme - gressive conventions. that where love is always master. love is always law.

In Playful Mood.

Of all the fictions that popular fal-I think any intimate acquaintance of Mr. Wilson could have said that one of

corrigible playfulness. Graver people for he would toke in the midst of the most serious discussions and controversies. His fund of anecdote (in men, for it is next to impossible to ance from his father, from whom he mendable traits, all these things are pronounced in Woodrow Wilson, tocharacter humor, the knack of word portrayal of people in incongruous settings. If you want to laugh until while he is relating it, he apparently circle and he himself is now in the exalted seat occupied by President Harrison when that entrancing bit of

comedy unrolled. Responsibilities Bring Seriousness. These humorous characteristics are try to a war policy.

There is a fact which he himself ist came over him at just about the time tionality - in those important years of it. But, with all that, there was every German vessel interned in the ings of our minds-even my perceptive sister used to see it. He and I did he want back?

would talk together for hours on end, conversations largely speculative. Change Takes Place.

But gradually I felt that a change had been through an illness, from the lives of the hundred babies? which he emerged more vigorous than fixed and resolute purpose, He was as more San Juan hill stuff, affectionate and companionable as merely personal change his own nature was unconsciously reflecting the consciously, enduring his vigils, preparatory to the great conflict that lay justice the man was innocent. ahead of him in the dim mists of fupatient of merely theoretical discus-

surest and the firmest hold on the get beyond his own control. facts of things. This is why he seems inconsistent to some shallow people. row Wilson was really undergoing in They think in terms of an abstract the summer and autumn of 1914, when theory, are logical — and futile. He deals with facts, and, in crowded times and the foundations of his own life deals with facts, and, in crowded times and the foundations of the completely one than any two people like these, facts change chemically were crumbling under him. Just as the with whom I have been thrown into even while you are looking at them: war opened my sister died. "I cannot intimate contact.

By Way of Illustration. There is another and kindred thing Mr. Tumulty, to be laid before the him was that he was so shut up in his president at his convenience. A friend home life that he did not know men of mine, personally more concerned and the ways of men. with the case than I, read me a long letter which he had framed, in which among other things, he appealed to the son's genius for rapid perception

much his sympathies may excite him has always been dearer to him than

I have seen Mr. Wilson humorously is urged, irrespective of America's filiation, by some of America's senpecked person, unallowed to hold greatest men and women, leaders in an opinion, when his wife would say their fields, whose names are house-in her impetuous way, "Woodrow, you hold bywords. Here is what they say: "I'm for Wilson because he is 'onto' would smile and say, "Madam, I was the 'interests'-the unseen hands that senturing to think that I thought that seek to control government-and is

I manufacturer. itive elements ever contrived to live Progressive in the country today. His in such absolute and undisturbed har- record is one of devotion to Progressmony as did the Wilson family, and I live principles and of extraordinary have come to the conclusion that such persistence and success in translating a result can be attained only in one them into law." - Bainbridge Colby,

be harmony. In the Wilson household thy of a future trial,"-F. D. Under- system. wood, president of the Erie railroad has always been love mingled of experience, and I think that he has worker. with delightful humor and good humor, earned faith and trust. I do not think

"Does any American today see bigis urged, irrespective of party af- ger or more dispassionately or more clearly than President Wilson? I be- only to very strong characters. They lieve that Progressives will see this; would sometimes differ in their opinif they don't it is a reflection on their intelligence."-Ida M. Tarbell, author and publicist.

"His (Wilson's) character as a man his sympathetic understanding of the problems of the day, his record in ly displayed in meeting and dealing with the three great emergencies of his administration, and the importance The following intimate personal when he had at last been made comsketch of Woodrow Wilson, the man, fortable and had fallen asleep, she
written by Professor Stockton Axson, was joined me in the little sitting room,
whose sister, Ellen Louise Axson, was joined me in the little sitting room,
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whose sister, Ellen Louise Axson, was joined me in the little sitting room,
whose sister, Ellen Louise Axson, was joined me in the little sitting room,
whose sister are the Fuller family." I manufacturer.

When he had at last been made comhave sometimes wondered how a family composed of varying and very posjoined me in the little sitting room,
whose sister are the first profits and the profits are the first profits and the profits profits profits and the profits profits profits and the profits profits profits profits profits the present administration and its dent of Williams college, son of Presi-

"I am going to vote for Wilson."

dential vote for Mr. Wilson, not belacy would weave around a conspicuous man, surely those who know Mr. Just for the sake of a change, "—ThomWilson must find it the strangest that as A. Edison, the electrical wizard, a time to forget parties."—Mary McDowell of University Settlement, Chicago.

tially this, Theodore tells them on

stricken nation, when an alien race

served notice on you of such inten-

General Leonard Wood, who T. R.

six years and an army of 500,000

the American people doubt from the

been in power the last four years he

would have attempted that very ex-

But, it may be said, Hughes is the

Americans to overrun Mexico

candidate, not Roosevelt.

were married (he was studying at Johns Hopkins university in BaltiCorrigible playfulness. Graver people Hard Period Keeps Peace

Hughes' and Roosevelt's Utterances Warrant Conclusion That With Either of Them in White House War Would Have Ensued.

row Wilson to tell you the story of Hughes both say there was no war how a certain "educator" startled we could get into. It is easy to ing the last four years

instead of words. He is thus striking at the president's disposition to exhaust every reasonable diplomatic resource before committing the coun Mr Roosevelt still in President Wilson, but it is said in Maine that it was our nahardly strange if they are less habitu- tional duty to have protested against ally on the surface than they used to the invasion of Belgium and he de-

But, pass over Teddy's Belgium coup. his own statement for that. Suppose Bwana Tuumbo to have been able, merely by the exhibition of his ed Germany's hopes of a speedy ad-

dered by the Germans on the Lusi-Roosevelt shricks, and h would have seized at once, he says United States and asked the kaiser not, what would he give, but what

For less than that Germany declared war on Portugal. Seizure of the shipping of a peaceful nation is casus belli. Would the seizure of the was taking place. For one thing, he kaiser's shipping have brought back Now Mexico. Here Teddy shines

the European war on behalf of Bel- of which is literal truth. gium, because he, like Roosevelt, is a man of deeds not words. We have

Furthermore, Hughes and Roosevelt are two souls with but a single thought about the Lusitania, Under forced pressure, Hughes said at Louisville that he would have severed diplomatic relations with Germany upon the happening of that event. Severance of relations means war, in times the south that the man of humanity

Hughes Stands for War.

And Mexico. Time, time, and again criticisms of the president's patient policy toward those hapless people, Hughes has said he would have used greater force and firmness. What other or greater force and firmness could have been used toward Mexico at any time in the last four years other than armed force and military firmness?

Do you believe it's been easy to keep this country at peace these last four years? Don't you think the president has had a mighty hard time of it and that he has done about as well under

emerges, above all his intellectuality serve the "interests" because there This is the "austerity" of Woodrow and all his iron firmness of will, his have been bandit forays?

great man, is no superman, but human

A Close Comradeship.

In the long years of his and my sister's life together, they were more completely one than any two people career as wife and mother.

It interests me to observe how the three girls have shared their parents'

never passed between that couple." I have been honestly trying to think if I ever heard anything approaching an altercation between Mr. and Mrs. Wilson, and I cannot recall even a shadow of such. And yet these were no weaklings; but two spirited people, each with a power of conviction possible ions, but their relationship was so rooted in mutual love and loyalty that their differences were casual and superficial, never fundamental

Loneliest Man in the World, was at the White House a great deal that autumn and I know that t is no exaggerated use of words to say that he was the loneliest man in all few bitter days when there were only three of us in the family circle. With characteristic solicitude for others and Spartan fortitude he had deliberately and peremptorily thinned the housecompelled Margaret and Jessie and Frank Savre to go to the summer home in New Hampshire for a change home and obligations.

often expressed to me the wish that cash. the president could marry again, as he

We who love him feel that God Himself must have directed the circumappened, for not even the strongest are seeking long term investment. nan in the world could bear up indefinitely under that dumb grief. Sunence the president found new life, found that love without which he can-Their love for each other is perfect, and we all love her, both for what she has done for him and for herself, for to know her is to love her. She has entered this great career as simply, as unaffectedly, as unselfishly as Ellen Axson entered into the obscure career of the young lawyer who was abandoning law for a new and We might expect untried life of scholarship and teachthe dove of peace thereupon to hover | ing. To neither woman has condition, high or low, meant anything; to both Can you imagine your own senti- Woodrow Wilson has meant all, ments if you were so unfortunate as

I have lifted the veil from to be the member of a proud though pretty sacred things, and I wonder if should have done so. My sustaining thought is that some day these things with regard to your sacred would have to be set forth for men like Woodrow Wilson belong to the world at large, and ultimately the setheir lives must be made have made Woodrow Wilson impersacrilege to publish if Woodrow Wil- of the government. son were still safe in the obscurity of It is evident that the school teacher a college professorship. Because he is in Vermont with \$500 to invest cannot tractive farm loan bond for the invest what he is in public, it is perhaps true be sure that the Nebraska farm mortthat the public has some right to gage offered her is a sound investof Americanism. So Hughes, like know what he is in private, and so I nent. The title of the mortgagor may Roosevelt, would have intervened in have written these things, every word be defective; the farmer may be im-

CONSTRUCTIVE PROGRAM OF ADMINISTRATION IS

Colonel who seized the Panama canal zone, and thereby lost for us the repeople to the south-and who says from Dead Dog Gulch that he would have gone into Mexico "up to the hilt" and that "Bucky" have cleaned up the Rio Grande frontier in six months or weeks, I forget which.

Really the colonel never should be president again. It is too quiet a life. He ought to be a buccaneer—a doughty discoverer with never a hesitation or a doubt unless it be a river on a

His words mean war, siways war They fairly spurt red from between his teeth, I wonder if he remembers when England and France threatened to intervene and settle our affairs for us during the Civil war-and Mr. Sew ard wrote to our minister in London close his office and demand his pass-

There were bandit forays in Mis-

souri after the war and Missouri could The land bank sends an official ap-not check them for a long time. If praiser to examine the land, and, if she had been a poor neighbor coun- the loan is made, forwards the funds exist, lead to the selection of try ought we to have eaten her up? to the farmer through the loan associa-It is for us to protect our citizens on tion. the frontiers - our innocent citizens ! Sometimes they are not innocent, but it is not for us to wipe up desperate may issue a like amount of farm loan and struggling Mexico because of her bonds on the security of the mortgages border bandits.

Lincoln's Experience.

When Mr. Lincoln came up for relection members of his own cabinet disapproved his conduct of the war (Chase left the cabinet). The Repubican party split on the subject of his automatically. conduct of the war, and Fremont headed the split. Lincoln's conduct in regard to Ma-

son and Slidel! was declared "weak"

and "pusillanimous" by the colonels of the day. Mason and Slidell, Confeder ate commisioners to England, were taken from a British steamer by Captain Wilkes commanding one of our war vessels. He was voted the thanks hero. But Great Britain demanded the release of the prisoners, and Lincoln ordered them to be released, saying t is international law of our own making in the war of 1812, we must abide by it. Besides he added with Lincoln humor to his sour cabinet-"one war at a time." But the Hugheses and the So unpopular was Lincoln with the politicians and as they thought, with the people, that they suggested that believed, leading on to war. tastes and talents: Margaret has her he retire from the candidacy for refather's passion for music; Eleanor, election in favor of Grant. He made like Edison, Burbank, Burroughs, M.J. McAdoo, her mother's gift for a noble reply: "If Grant can end the Ford, railroad presidents like the heads painting; in young childhood, Jessie, war better in my place I will step of the Union Pacific, the Erie, the Mrs Sayre, had something of her out." But the plain silent American Wabash; independent fournalists like father's taste for literary expression, and of her mother's taste for art; but man back to his unfinished task by as she was developed these were over- a tidal wave of votes. And alas, they shadowed by that which both her swept him into martyrdom. What would history now say had the great emancipator been repudiated and re-

What Will the Future Say?

Farmer and Investor

Rural Credits Law Provides Machinery for Long Time Loans at Reasonable Rates for Farmer and Safe Investment for Purchaser; What Act Provides,

LAND BANKS AND FARM LOAN ASSOCIATIONS FORM

By Henry F. Hollis.

MODERN farming requires capital ings of the land bank which issues it in large amounts. The American 2. By the capital, reserves and earn-farmer has the best security in ings of the 11 other land banks. the world-productive land. The rural credits bill enables the farmer to obtain capital for productive purposes the security of his farm

The successful farmer becomes more saw that the doctor himself was in of a business man each year. He must Mrs. Wilson's illness and death. Mr. izer, and sow better seed. He must and Mrs. McAdoo remained in Wash- erect better buildings, raise better ington, and were much at the White stock, and grow better crops. He must House; but they also had their own store his produce in order to sell in a high market. He must pay cash in I can see the lonely figure of the order to buy cheap. If he wishes to president now, walking down the long keep his children on the farm he must hallway, the hair so much whitened in make his home attractive. All of this the few months. His intimate friends costs money. He must have ready

Commercial banks are not suited the requirements of the farmer. Their deposits are mainly on demand or on one per cent on the face of out short time, so that they cannot safely stances which brought Mrs. Galt into tie their funds up in long time loans. the White House circle. But for her Those who loan to the farmer on mort- All the profits go to the loan associa we can only surmise what might have gage must have access to funds that tions in dividends, and thus to the

Of money seeking long term investment at low rates there is an abundlight and grace radiate from Mrs. ant supply. It includes the ordinary Galt. Her nature is big and generous savings of the school teacher, clerk, savings of the school teacher, clerk, and health-giving, and in that pres- minister and wage earner; the proceeds of life insurance in the hands of widows and other beneficiaries, funds belonging to estates, minors and wards his principal. If he pays in one pe in chancery, in the hands of executors, guardians and trustees; funds of insurance companies, benevolent orders and societies of various kinds; encolleges, hospitals, dowments of museums and other institutions; and assets to be invested by receivers, courts and governments. The aggregate of these is enormous. They require an investment that is absolutely safe and reasonably liquid in the sense that it may be converted into eash upon moderate notice; in other words, that it may find a ready market. A safe investment of this character need not carry a high rate of interest.

Investor and Farmer Brought Together We may picture the owners of this vast wealth grouped on one side of a says knows everything about military known to the world. The future biog-river, the farmers desiring loans affairs, has stated that it would take rapher will relate in detail what I grouped on the other side. It is eviriver, the farmers desiring loans have summarized, when death shall dent that each has what the other wants. We are asked to furnish the sonal. But in greatly conspicuous of- bridge which shall bring them in touch, utterances of Roosevelt that if he had fice there is already something of the or, rather, to grant a franchise to impersonality of death, and so I have, those who will build the bridge if we though not without misgiving, set will construct the approaches. Such down some things which it would be we conceive to be a proper function

provident; the land may not be projuctive. She has no way to ascertain these primary facts. But if she is able to buy a long term bond, with semi-annual coupons sure to be prompty paid, secured in common with thousands of like bonds on millions of collars' worth of farm lands, guaranteed by 12 banks with an aggregate capital of not less than \$9,000,000.

Is Disappointing capital of not less than \$9,000,000, with selected borrows of known character, with titles examined and all details attended to by trained men, and with government examination and supervision, she may invest with con-

fidence on a moderate income basis. Provisions of the Bill. The rural credits act provides for farm loan board, which shall have general control over the system; 12 or more land banks which make loans on mortgage to the farmer; and many farm loan associations which represent the farmers in their dealings with

The farm loan board is non-partisan. consisting of four members, in addition to the secretary of the treasury. Each land bank must have a capita of at least \$750,000. If the public does not subscribe the entire amount. the government will take the balance. The farm loan associations are purely cooperative, made up entirely of borrowing farmers. Ten or more farmers may apply to the land bank of the district for a charter. Every farmer who wishes to borrow must become a itself as to its preference for i member of the loan association, tak- presidency. But with the election of ing stock to the amount of five per a few days away, with the issues cent of the face of his loan. The loan the campaign before the voters, association takes out an equal amount said: of stock in the land bank, forwarding voter to get off the fence; he mus the money at once to the land bank.

When the land bank has mortgages on hand to the amount of \$50,000, it es collateral. The land bank is limited in its issue of bonds to 20 times its capital and surplus, but as each torrower puts up five per cent of his loan in cash for capital stock, the issuing power of the land bank increases

The loan associations are purely co perative. All mortgages taken by the land bank from the members of a loan association are indorsed by it. Farm loan bonds issued by any land ank are guaranteed by all the other

land banks, so that they have a broad insurance. Security of Bonds.

Every farm loan bond is secured a 1. By the capital, reserves and earn

the American people repudiate the great constructive statesman Woodrow Wilson? I know in my soul they at a time." But the Hugheses and the will not prefer the evasive Hughes, colonels of that day were not pleased, the fire breathing colonel, each in his way condemning all the calm sanity of our president. Each, if he is to be When I see life long Republicans

Victor Murdock, Marion Reedy, Os-wald Villard; Progressives like Bainbridge Colby, Stephen Wise, Amos Pinchot, Judge Nortonl, Jane Addams, and hosts of such people uniting with the miners, railroad men and labor every-where for the reelection of Woodrow Wilson I know we shall not be humili-What will the future say if, his task ated in history.

2. By the capital, reserves and earn-3. By the collective security of all the mortgages in the land bank, the mortgages pledged being at least equal

n amount to the outstanding bonds. Every mortgage pledged as collaters s secured as follows

1. By the personal undertaking the borrower. 2. By the security of the mortgage and at least double in value to the

amount of the loan.

3. By the capital, reserves and carn ings of the local association indorsis 4. By the individual liability of

members of the indorsing associati It is believed that these bonds basis. The maximum charge for ex penses and profits of the system standing mortgages, so that the farme should get his money at five per cent horrowers who are the shareholders if the local associations.

Long Term Loans.

Loans to farmers are on long teri and may be as long as 40 years. The with each interest payment the rower will pay in a small amount of cent of the principal yearly, he wil

Iny out in 36 years. Loans must be on first mortgage at may not exceed 50 per cent of the at praised value of the land plus 20 pe cent of the insured value of the build board directors first pass on the valu of the land and the character of the farmer. Before the land bank make the loan its board of directors passe a land bank appraiser, who is a govern ment official. In this way absolute

safety is secured for each loan. The interest of the members of the ocal association is secured by their ownership of stock, and by their in dividual liability, as the case may b Most of the local work of investige tion, collecting payments, and forward

expense. Their expenses will be vel light. The mortgages and farm loan b will be exempt from taxation and the bonds will be a legal investment for

It is believed that the system of term mortgages, and easy payment tration; simplicity of organization and operation; adaptability to the needs of every section; and stimulation to the spirit of generous cooperation among

New York Evening Post and Wichits Eagle Abandon Republican Candi date as Campaign Draws to Close Two great newspapers, one an i

other independent in politics and or favoring Hughes, have recently de clared his candidacy a disappointmen The Wichita Eagle, edited by tor Murdock and the official Moose paper in Kansas, in declaring the Hughes candidacy a disappoint ment, urges all independent and pro gressive citizens' to vote for the reelection of President Wilson,

The New York Evening Post its influence and its prestige has definitely abandoned the Hughes cause hopes we pinned on Mr. Hughes, said the Post in a recent editoria "If others are cast down by the result we are more so. The Wichita Eagle until its rece announcement had not committee

"It is time for the indep

be making his choice. "The logic of events, the issues they are now joined, the facts as the row Wilson as the presidential choice by those citizens who would more cel tainly further progressive princ so vital in a republic and to civilination itself.

The Evening Post has abandone Hughes through sheer disappointmen confessing as it does so that it wants to see in him a candidate it coul

"The Hughes failure is, ind something like a calamity. We fee intellectually poorer. It is as if the props had been knocked from unde us." reads the Post's recent statemen "He has left the country cold. Thou sands who were ready to be drawn him are left halting between two opin ions. Most of the votes cast for him

will be without zeal or anticipation

Ex-Governor Takes Stump for Wilson

Progressive party," the former gover nor said in his first address. "I we a member of the resolutions com tee of the convention which nom Theodore Roosevelt in 1912, and thank God that I had a part in the

Cheyenne, Wyo., Oct. 25 .- Joseph M Carey, former Republican governor of Wyoming, has taken the stump for Woodrow Wilson, His speeches being received with enthusiastic der unstrations. "I was a member of what was th

proceedings of that convention. "Two-thirds of the platform was there adopted has been enainte law by Woodrow Wilson. "Now I am left without a party, b with my conscience clear, I propose to vote and work for the continuation in office of that man who has had the stamina to work for the enactment of these principles into law.

Beings Than for Things as Acts Show Variety of Reasons Cited Why High Moral Integrity of the President Translated in His Achievements Commands Support.

Woodrow Wilson Cares More for Human

In every conflict between persons and property, he has thought first of human interests. No administration ever did so much to increase the well being of the milions in greatest need; no administration ever opposed so courageously the demands of those in as a whole, is a deliberate subordination of property interests to those of humanity—humanity inside and out-side our borders. His "watchful wait-

ing" was the wisdom of a statesmanthe wisdom that Europe lacked.

I am for Wilson because I am for equal rights to all. I cannot look with favor on the party that has stood hard and fast for special privileges to cernomically indefensible-which inevitably takes money from the pockets of the people to fill the pockets of part of the people. I know history too well to trust the tariff with its old friends. Just what the evasive candidate means by patriotism, preparedness and Americanism, he does not but apparently he includes the traditional tariff of special previlege.

Wilson's Integrity Appeals.

I am for Wilson because I am for Words are the only rational means of man who, though he, too, has the man who, though he, too, has the cause at heart, scorns to play politics with so great an issue by making are Wilson's words.

Should be kept out of the hands of those who demand deeds, not words. The case who him the essential justice of what we are asking for, and stop there."

The case was examined by the department of justice, which decided that the man's technical guilt was too genius, and genius is necessarily com
We often he was deviced him those who demand deeds, not words.

I am for Wilson because I am for words are the only rational means of the thronged marts of casual contacts. Shadowed by the thronged marts of casual contacts. Shadowed by the department of justice, which decided that the man's technical guilt was too genius, and genius is necessarily com-Wilson's Integrity Appeals.

By William T. Foster. President Beed College. AM FOR Wilson because I care more promises, for the sake of votes, which

for human beings than for things. It is not within the power of any president to keep. I am for Wilson because I am for integrity of character in public officers; and, as I know Mr. Wilson personally, and know many of his most intimate neighbors and lifelong friends my faith in him will never be budged by campaign-inspired gossip for which least need. His Mexican policy, seen no man or woman has yet been found who dares take personal responsibility

Stands for Peace.

I am for Wilson because I am for peace. Those who cry for "deeds, not words," cry for war, whether they know it or not. Under present world conditions, our nation has little chance of war with honor, or peace without The patience, poise and worldmindedness of a statesman have kept the nation safe through every crisis, while impetuous and petty-minded politicians have barked at his heels. I am for Wilson because I am opposed to large armaments; and since a period of national hysteria is imposing the burdens and dangers of militarism upon our country, it is said: "The president cannot and will clubroom gossip over their highballs. more imperative than ever before, that not act on those grounds. He must do But in the charge there is this much these agencies of aggressive warfare what seems to him justice, however truth, that Mr. Wilson's own fireside should be kept out of the hands of

because he was too considerate—the most considerate—the most considerate man I ever knew— DECLARATIONS FOR WILSON pair—so often that it has become a sort of "bromide"—"A cross word never passed between that couple." I ting rails, and Garfield on a canal-boat, and Grant driving a dray—Wil-

when the girls were growing up, he because I believe he can do more to used to laugh and quote Chief Justice enhance the prosperity and assure Fuller, who remarked that his "juris- peace for this nation than any other fiction extended over all the United candidate."-Henry Ford, automobile

> "Mr. Wilson has now had four years it a logical or sensible thing to change

"scheme" of action, but dore Roosevelt for president in Pro-

dent Garfield, a Republican. "My firm conviction is that Wilson has more great achievements to his of air. He had forced even Dr. Graycredit than most presidents who pre- son to take a few days of rest, for he "The Democratic party has achieved ceded him."-Judge Robert H. Lovett, every day and every hour, there must the seemingly impossible and is wor- head of the Union Pacific railroad danger of illness after the strain of use more machinery, buy more fertil-

> Jane Addams, the well known social "I am going to east my first presi-

By Claude McColloch.

HE president's detractors deny and so notified Carranza." Substanthat he has kept us out of war. Colonel Roosevelt and Judge the border. prove if these gentlemen mean half gently over the border. of what they say that this country would have been plunged into war with either of them as president dur-

Roosevelt says he believes in deeds

nounced President Wilson bitterly for Does anyone think that Germany would have turned back her gray

Roosevelt and the Lusitania, vance into France, and come on down

before. He had always been a purpose- In a war with Mexico there would ful man, but now he was a man of be work for cavalry and room for "I would have used the Mexican the circumstances as any human be-The two had been together assuming that all self-respecting peothe previous summer, and it ple keep a man. I knew Bridget such prolonged and "drifting" converthe previous summer, and it ple keep a man. I knew Bridget such prolonged and "drifting" convercity with Pershing's army which it peace with honor? And that he de-

> big and basic changes which were tak- manifest to warrant the department's plex; but certainly one of his leading if the subject was mentioned again to ing place in the nation and in national interference with the due course of traits is deep affection. Sometimes in close his office and demand his pass-conceptions, changes that were leading law. Then the president stepped in his public dealings he is forced to ports. That is what Abraham Lin-America out of isolation into world- and pardoned the man outright, not harden his heart deliberately in order coin thou ht of "intervention." America out of isolation into worldrelationships. Perhaps he was, all unbecause he had a family whose hearts that he may do justice, but so soon as consciously, enduring his vigils, prewould break, but because in the higher he can follow his own instinct there war with Mexico, to slay our sons to Wilson, the austerity of a man whose affection." conscience will not permit him to govsions; he must handle facts in all ern his public acts by private senti- affection free reign, and hence he their difficult reality. I often heard ments, who cannot use public offices probably never feels so completely

> > Only a few of us know what Wood- to the core of him.

calamity. It is hard for me to speak in moderabout him which perplexes some peo. ate terms of the beauty of the Wilple; though the tenderest of men, he son's married life that married life is the least sentimental. Once, since he has been president of the United than 25 years. They say "the bravest States, I was much exercised over the are the tenderest," and this strongest case of a man who had come under the man in all the world today has always national laws in a way that seemed to been so gentle in his home life that me merely technical; he was techhically guilty, but virtually innocent; in the days of the unfortunate colination for color in landscare and so I did what I have seldom con- legiate quarrels in Princeton, one and so I did what I have seldom con-sented to do; I wrote a long letter to charge that used to be made against color that would have made her a dis-

Lover of Home Life.

Of course, a man of Woodrow Wilpresident to relieve the bitiful anxiety learns more about men in the flash of of the accused man's wife and parents. I advised him to cut that out, and other in whole long afternoons of

In the family circle he can give this him exclaim, "I am so tired of a to advance the fortunes of those for himself as when he gathers with wife merely talking profession! I want to whom he feels a personal affection, and daughters and a few chosen do something." This was before he who must keep his judgment cool, wriends around the fireside, and albecame president of Princeton. In short, he was growing into what austerity of a man whose heart can listeth. He simply cannot live withhe has now become, a man with the break, but can never be permitted to cut affection, for this our American

They took color because he deals with realities, not help thinking," he said, "that perhaps from each other, as water and sky tradictory—and is always effective. spared the spectacle of some awful tastes in books, pictures, statues and tastes in books, pictures, statues, and architecture coalesced. He taught her to love his prose favorites, Burke and Bagehot and Birrell (the first Birrell book I ever saw was an inscribed gift book from him to her); she taught him to love her poetic favorites, especially Wordsworth and Browning; he had a deep and true instinct for architecture, which he imparted to her, ination for color in landscape painting and in nature-for she had a skill in tinguished artist had she not made her painting secondary to her greater

> parents had in common, a strong humanitarian instinct, which sought satisfaction in settlement work until she tired. We often hear it said of a married