

CLICK OF THE KEY

The Reading of Telegraph Messages by Sound.

STORY OF THE FIRST TRIAL.

A Lack of Tape Caused Alonzo B. Cornell to Attempt Interpreting the Morse Code by Ear—The Discovery That Abolished the Use of the Tape.

Ezra Cornell is known in history as the father of Cornell university, as one of the men who helped to build the first telegraph line and as an ardent organizer of telegraph systems in the early days, being instrumental in the formation of the now famous Western Union Telegraph company. His son, Alonzo B. Cornell, became ultimately vice president of the Western Union and governor of New York state—high commercial and political honors.

Yet he once confessed to me that he felt he should be credited with the additional honor of having made the discovery that telegraph messages could be read by ear, and he seemed to take more pride in his part in bringing this about than he did in any of his other achievements.

"I was trained as a telegraph operator," said Mr. Cornell in telling me the story. "I suppose I took to telegraphy naturally because of my father's deep and large interests in the then new mode of communication. Anyway, I learned the Morse key easily, and I was, in fact, very fond of telegraphing from both the practical and the scientific standpoints.

"One afternoon, sometime in the early fifties, when I was stationed at Albany, N. Y., there was an unusual rush of newspaper dispatches—I was in charge of the press key—and in the midst of the task of receiving them I found to my consternation that I was out of tape. Before taking my seat before the key I had neglected to replenish the tape reel.

"There was a bountiful supply of tape in the cellar of the building, but it was a long trip there—there were no elevators in those days—and I knew that to go there I would waste precious time. And there were those anxious newspaper men hanging over my shoulder.

"Suddenly, as I fished about mentally for the quickest way out of my dilemma, this thought popped into my head: 'You don't need any tape. Half the time you don't look at it when the dispatches are coming in before you write them out. You trust to your ears to tell what the instrument says. Why not do so now?' Instantly I determined to see whether or not I could take the dispatches by sound alone.

"I put my fingers on the key and broke in on New York, whence the dispatches were coming. 'Send rather slowly and very distinctly,' I asked the man at the other end of the wire. He at once began to do so—not without some curiosity as to my reason, I found out later.

"But I didn't think of that at the time, for I was glowing all over with the knowledge that I could write out the dispatches—and write them correctly, for they made sense—by simply listening to the sounds that the key made.

"Thus I continued taking the dispatches to the very end. Then the New York operator called me. 'What are you doing up there?' he asked. 'Why did you want me to send slowly and distinctly?'

"I answered that I had said goodby to the telegraph tape forever and told him of the discovery I had made. He was immediately interested. 'Send me slowly and very distinctly fifteen or twenty words, and I'll see whether or not I can do the same thing,' he requested.

"I did so, full of confidence, and a little later there came to me this message: 'I've done it too. Some of the other boys say they can. I predict that within a month there won't be an inch of tape used in the New York office.'

"Years later," added Mr. Cornell, "I was told that about the time that I discovered for myself a new and revolutionary method of receiving telegraph messages the same method was also discovered by an operator in the main office in Pittsburg. I have no doubt that this is true. Sooner or later the discovery was bound to be made not only in one, but several offices. But I have always felt that I was the first to make the discovery and should be credited with it in telegraphic history."—Boston Globe.

Watering the Horse.
It is allowable when a horse is hot to let him have three or four swallows of cool water, but no more. The few swallows will help cool him, and another limited drink may be given every few minutes for four or five times, after which he may drink his fill without danger. In careless or inexperienced hands, however, the only safe way is to let the horse stand for half an hour or more with no water until he is fairly cooled off.—Country Life in America.

Descriptive.
"The eye of a little miss was attracted by the sparkle of dew at early morning. 'Mamma,' she exclaimed, 'it's hotter'n I thought it was.' 'What do you mean?' 'Look here, the grass is all covered with perspiration.'—St. Louis Star.

Failures are with heroic minds the stepping stones to success.—Halliburton.

Tiger Meat.
The tiger is eaten in many parts of India not only for its edible qualities, but also because it is supposed to impart strength and cunning.

Lake Superior.
Lake Superior is 350 miles long, the longest of the great lakes.

Paris Raggickers.
The raggickers of Paris in most instances inherit their occupation, and it is passed from father to son for generations. Each raggicker family has its own district, which is inherited by the children and grandchildren.

Drugged Through a Keyhole.
By pumping sleep inducing fumes through the keyhole of a locked door Belgian burglars were able to stupify the guardian of a jeweler's shop in Brussels and to steal jewels worth \$30,000.

The Microtome.
Splitting a hair is a bungling work compared with what can be accomplished by the microtome, a remarkable instrument which cuts a section one twenty-five thousandth of an inch in thickness.

Forests of Quebec.
Quebec's forest lands cover an area of over a hundred million acres.

Soldiers in Banks.
Like the Bank of England, the Bank of France is now guarded every night by soldiers, who do sentry duty outside the building, a watch being like wise kept inside its precincts.

Iceland's Great Volcano.
In 1873 the Skaptar-Jokull, one of the most redoubtable volcanoes in Iceland, sent forth two rivers of fire, one of which ran along a valley for eighty miles, its depth along the entire distance being thirty yards.

Lions and Tigers.
The lions and tigers wash themselves in exactly the same manner as the cat, wetting the dark, rubberlike ball of the fore foot and liner toe and passing it over the face and behind the ears. The foot is thus at the same time a face sponge and brush, and the rough tongue combs the rest of the body.

Coke Making.
Coke making is first recorded in July, 1656, by Sir John Evelyn, who writes in his diary of a "new project of charring sea coal to burn out the sulphur and render it sweet."

The Chinese Lady.
No Chinese lady goes anywhere without her powder box or fails to touch her face with powder whenever she catches sight of herself in the tilt of mirror in the lid of her box. When she is going out for a formal call or a wedding party or a dinner she is apt to paint her face with a paste made of wet rice flour.

Pulse Beats.
The pulse of a newborn infant beats 130 or 140 times a minute; that of a man from twenty-one to sixty 70 or 75 a minute; in old age between 75 and 85.

The Nearest Fixed Star.
If all the factories in Lancashire should work day and night, producing 155,000,000 miles of thread every twelve hours (the usual output of one day), it would take them 200 years to spin a thread long enough to reach from the earth to the nearest of the fixed stars.

Dynamite.
Dynamite becomes more dangerous to handle in cold weather because its nitroglycerin content freezes at from 42 to 46 degrees F.

The Title of Doctor.
The term "doctor" was invented in the twelfth century, about the time of the first establishment of universities. The first person upon whom this title was conferred was Irnerius, a professor of law at Bologna university.

Halifax Harbor.
The harbor of Halifax, Nova Scotia, covers ten square miles.

Lofty Tibet.
Tibet lies between the latitude of Rome and Cairo, yet, owing to the fact that it is nearly all one series of lofty tablelands, its climate is purely arctic. There is hardly any rain, and biting, dry winds send dust or dry snowstorms forever raging across its inhospitable uplands.

Halibut.
In the beginning of the last century halibut emigrated to deeper and deeper water until they are now caught in depths of 150 to 350 fathoms in deep sea valleys.

Shakespeare Improved.
A theater company which is touring in Dalmatia, fearing that the title "Hamlet" would not attract a large audience, altered it to "How the Stepfather Was Paid Out."

Finest Engraved Gem.
The finest specimen of engraved gem now in existence is a head of Nero carved on a first water diamond by the brothers Castanzi in the year 1730.

Cane Chair Seats.
To clean and tighten cane chair seats turn the chair upside down and with hot water sponge the cane work till it is thoroughly soaked. If the cane be dirty use a little soap. Let dry in the air or before a fire, and if the cane be merely stretched, not worn, it will then be as good as new.

FIRE INSURANCE STATEMENT of Facts.

In fire insurance as in everything else, the purchaser should have the best that their money will buy. We are the Tillamook County representatives of the Leading Old Line Fire Insurance Companies represented in Oregon and in taking out a Fire Insurance policy your property is well protected in case of disaster.

In this statement of facts we wish to refer to the effect of losses upon the various companies represented in the great San Francisco conflagration of April 18th to 21st, 1906, and the manner in which these obligations were met. Taken as a whole the Old Line Companies met their heavy losses remarkably well; but which we wish to refer is to the companies that failed to make good when dire calamity had befallen those that had faith in the insurance carried, which, in many instances, were the only asset that they had left after this disastrous fire and earthquake. The methods of the various companies in settling their losses appear to us of the first importance to buyers of fire insurance policies. Insurance is pre-eminently a business founded upon good faith, and a policy to be worth anything MUST BE GOOD under any and all circumstances. An insurance company which meets its obligations under ordinary conditions, but which in the face of extraordinary losses endeavors in every way to evade its just obligations, is not the company which the thoughtful and conservative business man will choose to indemnify him against loss. Business men should remember that in practically all the larger cities of this country the fire hazard is a real and imminent one. The policy holder in any one of the score of cities may find himself to-night or to-morrow in the same predicament as the business man of San Francisco found themselves after the great fire, with their Insurance Policy their ONLY ASSET."—Best's Report.

COMPANIES THAT PAID OVER \$46,000,000.

This Office Represents the Best.

The Fire Insurance Companies that are represented through this office and their settlements in the San Francisco Great Earthquake and Fire, are as follows:

BEST'S REPORT.

AETNA, HARTFORD, CONN.

"The Aetna paid all claims in full upon adjustment, without even cash discount. Treatment of claimants courteous and entirely satisfactory. Only four other companies settled on this basis, except a few whose losses were nominal." Loss over \$4,000,000.

Fire Association, Philadelphia, Pa.

Most of the claims paid at a discount of 5 per cent to 15 per cent. A few claims were settled at even larger discounts. The early efforts of this company to settle at a 75 per cent basis caused considerable criticism. A strong company and able to pay in full. Loss over \$2,000,000.

Fireman's Fund, San Francisco, Cal.

This company was made insolvent by the fire and settled with creditors by an agreement to pay in installments, 50 per cent in cash, the balance in stock of the company to be taken at \$500 per share. Settlement was accepted by practically all of the claimants. The settlement was practically on a 65 per cent basis, plus any future profits which may be derived from the stock holdings. Losses of this company were very heavy, and the settlement under the circumstances were satisfactory. Loss over \$8,000,000.

Franklin Fire, Philadelphia, Pa.

Most of the claims of this company were settled at a discount of 10 per cent; some at 7½ per cent. Other losses are reported where a greater discount was exacted without explanation furnished as to reasons therefor. Others were paid at a discount of only 2 per cent or 5 per cent. It claimed that its funds did not permit payment of the heavy losses in full. Settlement in most instances satisfactory to policy holders. Loss over \$2,000,000.

German American, New York, N.Y.

This company paid all of its claims at a cash discount of 2 per cent. In some cases a larger discount was exacted, but always for some state reason, such as loss of books or earth quake damage. Settlement entirely satisfactory. Loss over \$4,000,000.

Globe & Rutgers, New York, N.Y.

This company endeavored to compromise generally at 75 per cent and did settle a large number of claims on that basis. In many instances settlement was made at 90 per cent. Company able to pay in full all claims. Loss over \$1,000,000.

Home, New York, N.Y.

This company settled promptly and in full all claims, small discounts (usually 1 per cent) for cash. Treatment of claimants was in every respect satisfactory. Loss over \$3,000,000.

Jefferson Fire, Philadelphia, Pa.

Of two losses of this company reported settlement as made at 95 and 90 per cent. Loss small. Settlement entirely satisfactory. Loss over \$25,000.

Niagara, New York, N.Y.

Paid in full less 1 per cent or 2 per cent for cash. Treatment of claimants entirely satisfactory. Loss \$2,000,000.

Phoenix, Brooklyn, N.Y.,

Now the Fidelity-Phoenix.

This company's losses were heavy, offered 75 per cent in some instances, but paid numerous claims in full at expiration of time limit, or less 1 per cent to 5 per cent cash discount. Many other claims reported to us as settled at 90 per cent and various intermediate figures, some as low as 85 per cent. Practice seems to have been to secure largest discount obtainable. Its loss was very heavy, but its sworn statement as published in the New York insurance department show that it could have paid in full. Loss over 5,000,000.

Phoenix, Hartford, Conn.

Paid in full less 2 per cent for cash in practically all cases. A few settled for 5 per cent discount where earthquake damage was alleged. General record good; no complaints. Figures show high average of settlement. Loss over \$2,000,000.

Queen Insurance Co. of America, New York, N.Y.

Paid all claims in full, immediately on adjustment, without discount. Record of the best. Only four other companies (other than those whose loss was nominal) settled as liberally. Treatment of claimants courteous and entirely satisfactory. Loss over \$2,000,000.

Royal Insurance Co., Liverpool, Eng.

Paid all claims in full immediately upon adjustment without even cash discount. Treatment of claimants courteous and entirely satisfactory. Only four other companies settled on this basis, except a few whose loss was nominal. Loss over \$6,000,000.

Springfield Fire & Marine, Springfield, Mass.

Settled practically all claims in full less 1 or 2 per cent for cash. In rare instances 5 per cent cash discount reported. Treatment of claimants uniformly excellent. Its average of payment was very high. Loss over \$2,000,000.

Washington Fire, Seattle, Wn.

This company was very heavily involved for a company of its size. Partly through direct and partly through re-insurance business. Settled promptly and in full; record excellent and of the highest. Loss over \$1,000,000.

Let us write you a policy. Having it may be your only Asset in case of Disaster. Rates and information on application.

J. S. STEPHENS. ROLLIE W. WATSON.