

Dull

SUPPLEMENT TO

WESTERN METHODIST.

Successor to Arkansas Methodist.

"Speak Thou the Things That Become Sound Doctrine."

Successor to Western Christian Advocate.

OFFICIAL ORGAN OF ARKANSAS, LITTLE ROCK, WHITE RIVE AND OKLAHOMA CONFERENCES OF METHODIST EPISCOPAL CHURCH, SOUTH

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INTRODUCTION.

From a firm conviction of duty this supplement is being sent out; believing it to be God's will that the benefits and blessings which I have been permitted to enjoy, and which have been enjoyed by many with whom I have talked to personally, should be so extended that others with less opportunity, can be the recipients of like benefits and blessings.

The thirty-five years during which I have traveled over many states, coming in contact with many of our most prominent educators, Professors of Colleges, Governors of States, Judges of our Supreme Courts, United States Senators and Congressmen, ministers of all denominations, lawyers, doctors, bankers, merchants, manufacturers, railroad officials, farmers and lumbermen has given me an opportunity possessed by but few.

Naturally studious by nature; possessed of a memory rarely enjoyed; not only having access at times to some of our largest libraries, but, owing to my meeting with men of the above character, through their kindness I have been permitted to read many rare books, many of which with all these years of travel, I have only found the single copy, but which have furnished connecting links and enabled me to harmonize Science and the Bible, Profane and Sacred History and Prophecy.

The incentive was that which the candid mind of man is ever seeking—to know our duty to our God and our fellowmen; to gain that happiness all men may enjoy when conscious we are doing right.

The inspiration—a realization of the Father's love for his children and that love taking possession of the hearts of men, or, as Paul said, "Let the mind which was in Christ dwell in you" The one greatest theme of Christ's ministry was, Love God with all thy heart, mind and strength, and thy neighbor as thyself.

So in seeking knowledge, which Solomon said was the principle thing, this inspiration has been ever near to act as the guiding star, to accept that which was good and reject that which was not.

The result—as stated before "harmony," "happiness, peace and rest." Such blessings cannot be enjoyed so well unless shared by others; realizing this, many, many days have been spent talking with those I have met. Some have been a great help to me, while others have acknowledged encouragement from my hands. The greatest joy I have ever enjoyed or experienced was to be the means of lifting those deep in the depths of despair to a new hope, and get their feet on the right road to not only temporal peace but eternal happiness.

I have in mind the meeting of the oldest Judge of the Supreme Court of one of our large States a few years ago, a man eighty-two years old. The Judge had been a very prominent man, had been a member in our Congressional Hall soon after the Civil War;

and had been an avowed infidel. I had a seven-hour talk with him in private and before I left he said, "I am so glad I have met you. You are the only man I have ever met who has given me a faith in a hereafter."

For years I have had in mind, sometime placing in readable form the results of my thirty-five years research. Many have advised me to do so, and all have told me that whenever I did they wanted one or more copies, and they believed that as soon as the people began to know about it the demand would be great. Four years ago I thought of doing so, but circumstances over which I had no control, prevented it at the time.

I am taking up in this supplement three lines of thought. Forestry, Life Insurance and an opportunity that is in reach of a higher business education. Showing the great needs of reforestation. This is a subject that volumes can be written about; one that new ideas needs to be placed before the reader repeatedly. The same is true of Life Insurance, the carrying out of which is too great for one man to accomplish. Success in either means co-operation. The Captains should be chosen from the ranks of those who have learned the divine lesson of humanity, "That it is more blessed to give than receive," that the moments of sacrifice for others prove the happiest. And yet in our secret chamber we all have to experience deepest grief. These trials, however, are blessings in disguise for they help to mould a stronger character.

In presenting this outline of insurance some may think that I am opposed to Fraternal Societies, but such is not the case. Years spent within the council chamber of some of our largest orders, visiting in many states has given me, perhaps, a clearer idea than some others. The President of one of our leading colleges in the South approached me one day and asked what would be the benefit for him to join a certain order as he said he understood that I was a member. I presented the benefits that would come to him, a common idea at the time. He replied, "That is not what I want to know. What I want to know is how can I better help my fellow man." Therein lies the key to the success of every brotherhood organization.

But few realize the antiquity and sacredness of this movement. On this a volume might be written and many in the councils of these largest societies have, knowing the information I had along that line have told me that they believed that if I would get out such a volume every member of a true brotherhood in the land would gladly get it.

Another work represents a full history of our great economic questions. To gain my evidence for all these I have had to draw on the histories of all nations, both sacred and profane, ancient as well as modern, from the earliest writings to the present time. Not only this but the result of a vast

army of scientific investigators, whose investigations have taken them through all of their archeological researches of the past century; and with them we learn from rocky strata and excavated valley, from dripping cave and mountain masses, from Pyramid, Sphinx and Architectural Hall; the manners and customs of the people of by-gone ages.

The journey has been along one, and but for God's help, I would have fainted by the wayside many times; but He has said, "My strength shall be sufficient for you," and that has been my reliance.

We all know there is a condition of unrest. People are hungering for the truth and a solution of these problems as never before. Many would-be reformers are eager to tear down old customs, but few offer something better in their place. Some, like Mahomet, would spread the truth as they see it with the aid of the sword, while others prefer to follow the meek and lowly Nazarine. To one who rises above present environment and surveys the broad field of the past, sees that rules laid down by the great Architect God are being carried forward to a higher development. Nations like individuals have their periods of advancement and retrogression. So in the great battle of life, each individual has his periods of advancement and retreat; victory and defeat; the struggle between right and wrong, love and hate, self-sacrifice and selfishness are continually striving for the mastery. Today we are filled with good resolves while tomorrow our carnal nature may overcome them! it largely depends on our environment.

We are taught that all good comes from God, and all is good for God is all. If this be true there can be no evil, evil can then be likened to the darkness, which is but the absence of light; so evil is but the absence of good, and as the darkness is destroyed when approached by light, so evil is as easily destroyed when confronted with goodness. To seek to destroy evil with evil is impossible, it simply adds fuel to the flame.

I feel that my field of usefulness has so expanded that I ought to reach out to those I cannot personally see and give such as desire, the opportunity of getting what I have received, and many through me have been participants. To send out monthly at least a visitor, in the form of a publication; and I can think of no better name to give it than to call it "The Educational Visitor" pointing monthly to the development of Forestry, Economics, History and sound Religious Doctrine of love to God and our fellowman.

To do this is going to take some money which I have not at this time. It resolves itself into two courses, either to wait for the uncertainty of accumulation, thus postponing the time of putting before the reader this knowledge or asking those who would like the information along these lines to commence at once; to forward a

year's subscription of one dollar. In talking recently with a Judge of this State he told me that "The laborer is worthy of his hire," so I believe when these monthly visits once start they are bound to spread, because I have faith that it is God's will and He will show the way.

To many one dollar seems a small thing; it depends on the use that is made of it and the time that it is employed. During the coming twelve months I intend to prove to each reader that one dollar is greater than our American Nation, used in the manner the most of us are using it. Others think it the hardest thing to get and when they get hold of one can hardly be made to let go of it. I intend to prove that such dollars block the progress of nations and bring want to the individual keeping it.

I wish to state at the commencement that what I have to give the reader the coming twelve months has cost me thousands of dollars, and years of hard work to acquire. That it will be non-sectarian and non-political, and any one sending in a dollar for a year's subscription that feels at the end of the year that they have not got their money's worth and will so state, we will cheerfully refund the dollar and they can have these monthly visits free.

Furthermore, I am going to give as a premium ten genuine Catalpa Speciosa trees postage paid as a premium for every subscriber who sends in his subscription before February 1, 1913. With the first issue, which will be sent in February, I will give full instructions as how to set out and take care of this remarkable tree.

Furthermore, I am going to offer two prizes, one for the best growth on bottom lands and the other of best growth on hill lands, of \$50.00 each. I do this to prove the many varieties of soil that this tree is adapted to and to enable the reader to become interested in this development, measurements to be taken at the end of the growing season, or when the leaves fall in the fall.

It will be found that these visitors are for men and women in their practical life as well as in their higher life. Men are finding in the business world, that to achieve success they must labor as never before. The day of "hit and miss" has been passed and the day of "efficiency" is at hand. The army of failures are appalling. Bradstreet's and Dun's reports have recorded over one hundred and twenty thousand in the last ten years; with losses aggregating, \$1,464,893,375, an average of \$12,187 each. From a careful analysis of these failures they have found that over 80 per cent have resulted from a lack of knowledge on the part of the individual himself. Today this inefficiency is inexcusable, with the facilities on hand to enable the business man to acquire in his own home at a small cost such knowledge.

Ask each one who has failed if he

would have been willing to have expended \$80.00 and six hundred hours time, this time to be extended over a period of two years or five to six hours a week?

How many wish they had had such an opportunity before failure came. This will save eighty per cent of all failures in the future if the business men will bear this small expense. Every successful business man today has gained his success in the school of "hard knocks" which has cost him many times the present cost. This has been learning by experience. The way to success today can be reached by studying the experience of such men. Not those who have had partial success, but those who stand at the head.

It shall be a part of our work to show where and how it can be best obtained. It may be necessary to create confidence before our recommendations will be accepted. The reader may have to learn that our motives are for the advancement of mankind. That we are doing our feeble mite towards ushering in that golden age when all nations, tribes and tongues shall reverence one God and Father over all; and a universal brotherhood in the heart of man

A RARE OPPORTUNITY!

Are you a lover of Arkansas?

If you are, you should read this carefully, then read it again.

If you are, you want to see it develop in every way that will make her people comfortable, contented and happy. Not only do you want to see it now; but you want to see these blessings enjoyed by your children and grandchildren after them.

We largely form our opinions from what we see, and a thing that seems plentiful we are apt to think has but little value; simply because we do not extend our vision to other States where a similar condition existed; but the bountiful supply soon became exhausted with the result, their mills became idle, their business men moved to other localities and buildings formerly occupied have become the home of the owl and bat and all for lack of foresight.

One of the greatest sources of natural wealth in Arkansas, as in other states, has been her forests. Our early settlers whose vocation had been the tilling of the soil could not appreciate this wealth and looked upon this as an obstacle to the development of the country and set out to girdle and destroy nature's greatest legacy.

Others realizing this value, came in and put up their mills, and owing to the small value placed on timber by the settlers, purchased at a low price; and while some have grown rich from the manufacture of the lumber, others who were far seeing are still holding the timber, and with little capital and no effort have become rich from the natural increase in value due to the approaching scarcity.

Those far-sighted men were often the subject of ridicule.

When William Henry Harrison was made Governor of the Northwest Territory in 1801, after long journeys through the forests of Ohio and Indiana, he came and established his headquarters at what is now known as Vincennes, Indiana, on the banks of the Wabash River. At that time, the whole Northwest was covered with fine forests of white pine, tamarac, fir and white cedar and other valuable trees. General Harrison found a new variety of tree growing on the banks of the Wabash: rapid of growth, and

exceedingly valuable for its timber. From his experience in other localities he could see ahead and see conditions as they exist today. In a speech before the Ohio State Agricultural Society in 1814 he advocated the planting of this remarkable tree.

The people of that day must have looked upon the idea with derision, or "a pipe dream," because no effort was made to put his recommendations into practice.

About twenty-five years ago when the timber supply of Ohio was largely exhausted the people began to realize that General Harrison's recommendation was no "pipe dream." He had at an early date, planted some of these trees at his home at North Bend, Ohio. He had also sent posts made from this timber to be used at this home, some of which were still in use, one of which, ninety years in use, was procured by John P. Brown and shown at the New Orleans Exposition in 1885. General Harrison had been elevated to the highest office in the gift of a free people, viz., a President of the United States, and had been dead for forty years. His son, Benjamin Harrison, had become President. Around the old home at North Bend the trees planted by the elder Harrison had grown to mammoth proportions, the posts set by him were still in use. The younger Harrison, like his father, was a warm advocate of planting this tree. Experience had taught that while this was one of the most rapid growing trees, it was unlike other rapid growing trees, it made the most valuable of lumber.

A few others commenced experimenting by planting this tree on land too poor to grow corn or wheat successfully. They planted them so close together that in a few years it was a struggle for existence among the trees, and having no knowledge of how to grow, did not give them proper care; and yet in twenty years under these adverse conditions they found the timber on a single acre was worth five hundred dollars; and this poor land had paid the best of any in the State.

Today the Agricultural Department of that State is urging her farmers to put out these trees and they are being planted in different parts of that State.

The writer has been investigating this industry for the past twelve years, over twenty states, both North and South, and has found that the longer growing seasons and copious rain fall (fifty-six inches per annum) of Arkansas hastens the growth of timber, and from nearly three seasons growth in this State, the proof has been obtained that this tree will grow twice as fast here as in Ohio.

The central location of this State and its accessibility to water transportation, combine to give it advantages which altogether makes the opportunities better than any other State.

Our highest authorities tell us that at the present rate of consumption our timber supply in the South will become exhausted before 1925. That being the case, we have no time to lose to reforest if our mills are to be kept in operation.

What will be penalty if we refuse?

Our Government census shows that there are five hundred and fifty thousand men engaged in the lumber industry of the United States. Over thirty-six thousand are already in Arkansas and increasing yearly. In my twelve years investigations among them, I have learned that this State is

virtually the last stand of these workers east of the Rocky Mountains, when the timber is cut in Arkansas a large part of this vast army of workers will be here, and if work is not furnished at their own avocation they will be forced to take up other occupations and become competitors with our sons in occupations which are already overstocked.

One-half of the traffic of our rail roads result, directly and indirectly, from the lumber business. With the timber supply gone a large number of our rail road employees must go also.

Our wood working factories will be idle. The capital invested in them will find no remuneration, and those now working who depend on the merchant for the goods they now consume, will have to go to other fields; and the houses they now occupy will become vacant, and many of our business blocks will follow suit.

During my visit to the white pine regions around Lake Superior five years ago, I counted forty-six vacant business places on one street in Washburn, the county seat of Bayfield County, Wis. The timber had been cut and where there were formerly five big mills, only one small one was still in operation, and that was largely supplied with logs fished from the bottom of the bay, which had sunk when the lumber was plentiful.

There is not an industry in this State which will not feel a loss when our present supply is gone unless we produce more by systematic planting. The Pennsylvania Rail Road Company whose road runs through Ohio, Indiana and Illinois, appointed a commission in 1902 to thoroughly investigate the growing of this timber and after two years research they reported that each acre planted to the Wabash Valley tree would furnish an average income in twenty years equal to eight per cent per annum on a valuation of one thousand dollars. In the strength of that report the Company has planted trees extensively along their right of way.

As they grow twice as fast here, an investment should be worth two thousand dollars per acre in twenty years, or pay a rate of interest of eight per cent on the same for railroad ties; telegraph poles and fence posts.

Mr. H. C. Rogers, who planted twenty-five acres in 1906, one hundred acres in 1907 and twenty-five acres in 1908 in Central Ohio, says, Dec. 24, 1909, "The first picture shows a field of my two year old catalpa trees. This picture shows that Catalpa trees of the right kind grow very fast and perfectly straight, if given proper care.

"These qualities—rapid growth and straight trunk—combined with valuable wood are the three factors that make possible timber growing as a profitable farm industry.

"The trees shown in this picture will, with six or eight years more growth need thinning, and they will be large enough at that time to make two fence posts to each tree.

"This is no mere assertion on my part, but actual facts as learned by my own observation and is corroborated by the reports of the United States Bureau of Forestry.

"At eight to ten years of age at least one half of these trees will need to be cut out to prevent undue crowding of the trees.

"The trees cut at this time will make two fence posts each, and these are worth at wholesale prices at least twenty cents per post. Timber sold at these prices will show a big profit; but

the first cut of these trees will make the best of buggy bow stuff, insulator pips, fork handles, neck yokes, single-trees and a hundred other uses to which this wood is eminently suited. Wood put to these uses is worth from two to ten times as much as it is for fence posts."

In August, 1910, he says, "The picture above shows the trees I first planted, and the picture on the last page of this leaflet shows a pile of base ball bats made from the same trees.

"These bats I am selling for \$1.25 each."

As the cutting off must be made in winter these trees made into ball bats must only represent four years growth.

Mr. Rogers, in a letter to me in November, 1912, says, "I believe you will get nearly double the growth we can, but at the same time I do not think you will average for the whole plantation better than one and one half inches diameter per year."

On page 231, Practical Arboriculture by John P. Brown, who is generally recognized as the highest authority says, "I saw a three horse evener in Kansas made from a four inch Catalpa pole which was being used the third season, serving the purpose admirably."

On page 365 he gives a test at the World's Fair at St. Louis in 1904, of a three and one-half inch pole in these words, "One of these three and one-half inches in thickness was broken to test its strength. This was a most remarkable trial, for it was bent in four directions successively under a pressure of 20,000 pounds, before breaking."

I have talked with several hickory manufacturers and all agree that this test is one that hickory will not stand.

From these deductions we learn that at four inches it is worth from two to ten times forty cents per tree. In all our deductions we will use only the minimum value, eighty cents per tree.

That if it reaches that size in Ohio in four years it ought to be as great here in two years, but to make ourselves safe we will add another year, making three years before cutting off.

While according to Mr. Rogers statement the entire plantation should average four and one-half inches at this time, we will figure to cut off only one-half in three years, the balance in four years.

They sprout from the stump when cut, and owing to the large root growth we would get as much wood in two years or more as the first cutting.

Trees are set 7 x 7 feet both ways or 888 trees per acre, so it is easy for you to figure it for yourself.

In thinning out at five years, three-fourths of the trees are removed, leaving 222 trees, set 14 x 14 each way for permanent forest. Many of these trees will show a growth of two inches per year from time of setting, so that in ten years from setting there will be a growth of from nineteen to twenty inches diameter.

On page 200 and 201 of Practical Arboriculture it says, "The rapidity of growth of the Catalpa Speciosa has been abundantly proven. We instance one tree that was planted in a doorway at Cambridge City, Indiana, in 1887, having grown in eighteen years. The tree was purchased to make a part of the Catalpa exhibit which was so much admired (at St. Louis World's Fair in 1904). At the height of thirty feet it measured fourteen inches, at the stump nineteen inches

diameter. "The tree would have made seven cross ties, four from the butt cut, two from the second cut and one from the third."

On page 228 of the same book, it says, "Notwithstanding it makes a durable cross tie, the wood is entirely too valuable for that purpose, as the timber 40 feet b. m. in a tie is worth \$2.00 to \$3.00. In fact there is no lumber grown in the United States that is more valuable. It takes a polish equal to San Domingo mahogany."

Owing to the fact that there is only about three-fourth of an inch of sap on this wood a tree of that size will make 400 feet board measure. 222 trees would then produce 88,000 feet per acre.

This lumber is worth at the present time for furniture use \$60.00 per thousand feet, or \$5,328 per acre. To be sure and not get our figures too high let us cut this to say, \$2,500.

The quotations I have given are from highest authorities.

We have the control of several large tracts of land that are now being cultivated in corn and cotton. One of these a plantation of about 2,700 acres is rich bottom land said to be one of the finest in Conway County. These lands are producing an average income of ten dollars per acre on about twelve hundred acres, the balance can be put in cultivation at small expense. The income this year would pay 8 per cent on a valuation of \$175,000. I have at my disposal and can get trees to set from four to five hundred acres per annum, 400 this present time.

We are forming a company with a capital of \$225,000 to buy this land above described, unless we can find a better bargain; or are required to purchase a smaller tract of which we have several equally as good bargains; and set out four hundred acres at once in trees.

The capital stock will be sufficient to pay for the land; furnish the commissary or store with a stock of goods worth \$3,500 and pay all expense of putting the entire tract in trees.

The stock of the Company will be divided into shares of \$25.00 each, payable forty per cent down, forty per cent in one year and the balance or twenty per cent in two years.

All lands not cleared will be cleared as soon as possible and cultivated in corn and cotton until needed to put out in trees.

With usual success the income will be equal to ten per cent on the entire investment (including cost of insurance described later) the first and second years.

The third year our first cutting of trees will come which at the above low estimate will be 200,000 trees at eighty cents per tree would be \$160,000. This will be sufficient to pay \$17.11 per share in addition to the regular farm income.

The fourth year would be the cutting off of the balance of the first year's planting and one-half of the second year's planting; 400,000 trees which at eighty cents each would be \$320,000 divided among 9,000 shares equals over \$35.00 per share.

The fifth year would be the cutting off of the last half of the second year's planting and the first half of the third; also the thinning out of the first planting, or an income of \$480,000 divided between 9,000 shares equal over \$50.00 per share.

The sixth year the cutting off of the last half of the third planting, the

first half of the fourth; the thinning of the last half of the first and first half of the second, giving an income of \$640,000, divided among 9,000 shares equals over \$70.00 per share.

The income would be the same the seventh, eighth and ninth years as the sixth.

The tenth year would occur the cutting off of the last half of the seventh year's planting, the thinning out of the last half of the fifth, and first half of the sixth; also the cutting of the first four hundred acres of permanent forest, \$2,500 per acre, equals an income of \$1,440,000 divided among 9,000 shares equals over \$160 per share.

The eleventh year the thinning of the last half of the sixth planting and the first half of the seventh, also the cutting of the second planting of permanent forest equals \$1,280,000, divided among 9,000 shares equals over \$140 per share.

The twelfth year the thinning out of the last half of the seventh planting and cutting of the third; equals \$1,120,000 divided among 9,000 shares equals over \$125.00 per share.

The thirteenth year the cutting of the fourth planting of permanent forest or \$1,000,000 among 9,000 shares equals over \$112.00 per share.

As fast as cut the trees renew themselves from the stump, and with the large root, will have as great growth, and enable us to realize a like income annually thereafter indefinitely.

To secure these results \$5,000 insurance in the oldest and best company and twelve shares of stock would cost no more than a twenty payment life insurance policy in the same company would cost for three years which at age of thirty-five would be \$191.70 per annum. In other words by paying for three years only you would get greater benefits in every way than any insurance company would give you if you paid for twenty years.

These figures and plan will stand the inspection of the highest legal authority in this State who will tell you it is all right.

The one great drawback is a lack of capital to carry on this work; and yet the security is the best ever offered. Admitting that the report of the Pennsylvania Railroad Commission to be true 2,800 acres in forests would be worth in twenty years over six million dollars and the outlay to produce it will not exceed two hundred and twenty-five thousand dollars; or less than four per cent of the capital value at that time.

Every one knows that opportunities for investment in this State are so great that it is hard to find idle money.

The writer being posted as to above conditions, is also posted as to all forms of life insurance, having studied it and worked in the field for fourteen years, as solicitor, State Agent and Adjuster of claims. By combining a knowledge of the two we see how the citizens of Arkansas can aid in this work, and at the same time increase their individual protection and profit, without in any way injuring their own interests or protection.

From the annual report of Insurance Commissioner John R. Jobe of Arkansas on Life Insurance Business in this State, it is shown that we sent out in 1911, \$3,652,270.56; there was returned by these foreign companies as losses to the policy holders of this State, \$1,499,972.35. This shows that this State without sufficient capital to develop her own natural resources, contributes annually over two million

dollars to help develop other older states and furnish capital to aid big corporations which load their companies with watered stock which according to United States Senator LaFollett in a speech in the Senate the past term is done to the tune of seventy per cent.

A portion of this money going out represents pure protection but the larger part represents investment. Each company issues many different forms of policies, and the highest price usually means a higher commission to the agent, so it is but natural that his arguments should seek to show the would-be insurer that the higher priced policy is the best one for him to take. This is natural and I don't blame him for it. While I am familiar with his arguments, my interests as well as your interests are to secure capital to develop our own State, instead of a commission, and for that reason I intend to show the insurer the other side, and let him judge which is his interest.

I believe he will become convinced that our interests are mutual, and we can help each other.

There are certain fundamental truths underlying the science of life insurance. The main one is that whatever the form of policy or certificate, whether it be issued by an old line company, a fraternal society or an assessment company; the insured are the insurers, and every dollar expended by a mutual organization must be first paid in by its members.

I call life insurance a science, because for more than a century experts and staticians have studied the experience of the past and have found that from a given number of say one hundred thousand persons they have been able to learn how many would die each year until the last one is dead. From this we may know to a small fraction how much it will be necessary to collect and have on hand so that with interest added will furnish a fund sufficient to meet all losses. A table giving such experience is called a mortality table. The one used as a standard by the Insurance Department of most of the States is called the American Experience Table of Mortality, and a Company before being admitted to do business in a State must show that their rates are based on this table. This does not apply to Fraternal Societies or Assessment Companies.

Other tables have been in use in the past, one called the Actuaries Healthy Male Table was formed from the experience of fourteen companies in the Old Country, but which was found not to conform to American experience. This was superceded by the American Experience Table—formed by Shepard Homan Actuary of the Mutual Life Insurance Company of New York in 1868. This table gave the experience of the Mutual Life from 1848 to 1868. I noticed in a recent article called "Facts—The True Cost of Life Insurance," printed in the official organ of one of our large fraternal societies the claim that this table was compiled from the first fifteen years experience of the oldest New York Company. This shows that many who pose as Life Insurance experts are wholly ignorant of their subject or are willingly trying to deceive their members. Were it not for the fact that many have been the losers, I would not allude to such statements, but I desire to make this article so plain that all can understand. In this same article the writer says that from the experience of several companies the actual death losses is only 72.16 per cent

of this table, intending to show that this table is 27.84 per cent too high.

What are the facts? You will notice that the Mutual Life Insurance Company of New York was started in 1843, five years before the starting of this table. The cause of this was that during the first five years the death rate is much lower on account of medical selection which has weeded out the sickly ones, but that after five years this result nearly disappears. This is recognized by the New York State Insurance Laws which claim that owing to medical selection the mortality the first year is only about fifty per cent of the American Experience Table. The second year but sixty-five per cent of the expected; the third year but seventy-five per cent of the expected; the fourth year but eighty-five per cent of the expected; the fifth year ninety-five per cent of the expected, when there is but slight variation after.

This shows how easy a man who is not thoroughly posted can be misled.

From this standard table it is shown that at the age of ten, starting with 100,000 persons the deaths are as follows.

AMERICAN EXPERIENCE TABLE.

Age.	Number Living.	Number Dying.	Deaths per 1,000.	Cost Stop Rate.	Cost Old-Line Rate.
10	100,000	749	7.490	.....	.....
11	99,251	746	7.516	.....	.....
12	98,505	743	7.543	.....	.....
13	97,762	740	7.688	.....	.....
14	97,022	737	7.596	.....	.....
15	96,285	735	7.634	.....	.....
16	95,550	732	7.661	.....	.....
17	94,810	729	7.688	.....	.....
18	94,089	727	7.727	.....	.....
19	93,362	725	7.765	.....	.....
20	92,667	723	7.805	.....	.....
21	91,914	722	7.855	7.855	14.72
22	91,192	721	7.906	15.75	29.44
23	90,471	720	7.958	23.71	44.16
24	89,751	719	8.011	31.72	58.88
25	89,032	718	8.065	39.79	73.60
26	88,314	718	8.130	47.92	88.32
27	87,596	718	8.197	56.12	103.04
28	86,878	718	8.264	64.38	117.75
29	86,160	719	8.345	72.73	132.48
30	85,441	720	8.427	81.18	147.80
31	84,721	721	8.510	89.67	161.92
32	84,000	723	8.607	98.28	176.64
33	83,277	726	8.718	107.00	191.36
34	82,551	729	8.831	115.83	206.08
35	81,822	732	8.946	124.78	220.80
36	81,090	737	9.089	133.87	235.52
37	80,353	742	9.234	143.10	250.24
38	79,611	749	9.408	152.51	264.98
39	78,866	756	9.586	162.10	279.68
40	78,106	765	9.794	171.89	294.40
41	77,341	774	10.088	181.90	308.10
42	76,567	785	10.252	192.16	325.84
43	75,782	797	10.517	202.67	338.56
44	74,985	812	10.829	213.50	353.28
45	74,173	828	11.163	224.66	368.00
46	73,345	848	11.562	236.22	382.72
47	72,497	870	12.000	248.22	397.44
48	71,627	896	12.509	260.72	412.14
49	70,731	927	13.106	273.84	426.85
50	69,804	962	13.781	287.62	441.58
51	68,842	1001	14.541	302.16	456.30
52	67,841	1044	15.389	317.55	471.02
53	66,797	1091	16.333	333.88	485.74
54	65,706	1143	17.396	351.26	500.46
55	64,563	1199	18.571	369.85	515.18
56	63,364	1260	19.885	389.74	529.90
57	62,104	1325	21.335	411.08	544.62
58	60,779	1394	22.936	434.02	569.34
59	59,385	1468	24.720	458.74	574.06
60	57,917	1546	26.693	485.43	588.78
61	56,371	1628	28.880	514.31	603.60
62	54,743	1713	31.292	545.60	618.22
63	53,030	1800	33.943	579.54	632.94
64	51,230	1889	36.873	616.41	647.66
65	49,341	1980	40.129	656.54	662.38
66	47,361	2070	43.707	700.25	677.10
67	45,291	2158	47.647	747.90	691.82
68	43,133	2243	52.002	799.90	706.54
69	40,890	2321	56.762	856.66	721.26
70	38,569	2391	61.993	918.65	735.98
71	36,188	2448	67.665	986.22	750.70
72	33,730	2487	73.733	1,060.05	765.42
73	31,243	2505	80.178	1,140.23	780.14
74	28,738	2501	87.028	1,227.26	794.86
75	26,257	2476	94.371	1,321.63	809.58
76	23,761	2431	102.311	1,423.94	824.30
77	21,330	2369	111.064	1,535.00	839.02
78	18,961	2291	120.827	1,655.83	853.74
79	16,679	2196	131.724	1,787.56	868.46
80	14,474	2091	144.466	1,932.03	883.18
81	12,663	1964	158.605	2,090.64	897.90
82	10,419	1816	174.297	2,262.94	912.62
83	8,603	1648	191.561	2,454.50	927.34
84	6,955	1470	211.359	2,665.86	942.06
85	5,485	1292	235.532	2,901.41	956.78
86	4,193	1114	265.681	3,167.09	971.50
87	3,079	933	303.020	3,471.01	986.22
88	2,146	744	345.692	3,817.70	1,001.44
89	1,402	555	395.863	4,212.56	1,016.16
90	847	385	454.545	4,668.11	1,030.88
91	462	246	532.466	5,300.58	1,045.60
92	216	137	634.259	5,834.88	1,060.32
93	79	58	734.177	6,589.06	1,075.04
94	21	18	857.143	7,426.20	1,089.76
95	3	3	1,000.000	8,426.20	1,104.48

To understand this table, the first column represents the different ages

from ten to ninety-five. The second column represents the number of living members each year starting with the hundred thousand until the last three die at age ninety-five. The third column represents the number dying each year till the last one is dead. The fourth column represents the number of deaths per thousand and consequently the cost to be paid by each, each and every year to pay for one thousand dollars insurance. The fifth column represents the total amount paid out, by a person dying in any year, as for instance at age sixty-six a person on the step-rate plan will have paid in \$700.25 while if he should be so fortunate as to live till he is ninety-five, and keeps up his insurance he will have paid in \$8,426.20. The sixth column represents what a policy-holder should have paid in should death occur in any year on the old line or level rate plan. You will notice that the fifth and sixth starts at age twenty-one, and while the policy-holder would get cheaper insurance under the step-rate plan the first few years, by the time he reaches sixty-six he has paid more than he would on the old line or level rate plan. Starting at twenty-one there are as you see from column two 91,914 members while at sixty-six there are 47,361 or for every one thousand starting at age twenty-one there are 515 remaining at sixty-six. So that a man has an even chance that he will pay more for his insurance on the step-rate plan, and if he lives to be ninety-five, nearly eight times more. The extra burden the first few years is not heavy on the level rate plan and it comes at a time when he is better able to earn money than to pay for so heavy a burden in old age, when his earning capacity is lessened.

Another thing that should be noted is that at age twenty the step-rate calls for a payment of \$7.81 each, to pay the losses of one thousand members the first year; it would cost the same member ten years later or at age thirty, \$8.45; age forty, \$9.79; age fifty, \$13.70; age sixty, \$26.69; age seventy, \$61.99; age eighty, \$144.46; age ninety, \$454.54; and the last one has not only had to help every one else but has to pay his own insurance in the end.

It was the fear of being one of the last half that devised the system of old line life insurance. The table in the fifth column is the plan on which all Fraternal Orders and Assessment Companies started, which has since been somewhat modified as they saw their mistake.

Knowing each year the number of deaths likely to occur, it is easy to find how much we would have to have on hand to pay the loss when it becomes due. Taking the table we see that from one thousand members at age forty we would have to have \$765,000 to pay the losses one year from now; discounting it at three per cent (765,000 divided by 1.03 equals 742,718.44) so if we had \$742,718.44 and put it out at interest at three per cent, we would have enough to pay our losses. Take the rate of ten years later, \$962,000 to pay; we discount it for ten years, (962,000 divided by 1.344 equals 689,732.14) so if we had \$689,732.14 on hand and put it out at interest and compounded it for ten years at three per cent we would have just enough to pay our losses of \$962,000 when it becomes due. In like manner by discounting the amount which will become due each year from the start, will show just the amount

we should have on hand when added together at the start which if put out at interest and compounded will enable us to pay every loss of \$1,000 each as it becomes due and leave nothing over. Dividing this amount by the number of members at age forty, and we find that if each paid in \$458.76 and this is kept at interest at three per cent and compounded annually, without any further payment for mortality, there will be just enough to pay every claim as it becomes due until the last one dies and no more, when all will be paid out. This is called a single premium net-rate.

As it is seldom convenient for the member to pay all at one time, by a similar calculation it is found just each one's proportionate cost when divided into yearly payments. This is found to be at age forty, \$24.76. In other words if each one pays in \$24.76 each and every year during each one's life time; out of this fund all losses are paid, and the surplus is kept out at interest at three per cent and compounded, it will pay every claim as it becomes due, and no more; assuming that the death rate is the same as the American Experience Table of Mortality.

Taking this table as a guide does not mean that it will increase the cost one penny. All saving in any year that can be made from this standard is returned the following year in the form of a dividend and may be deducted from the next year's payment. It is true that if a person dies during the first year he has perhaps paid a small amount more than the exact cost, but this amount goes to the surviving members whose contributions has kept the deceased member's family from want. Any less amount charged, means furnishing insurance at less than cost and sooner or later, IT HAS GOT TO BE MADE UP OR SOME ONE'S FAMILY HAS GOT TO GO WITHOUT INSURANCE.

This would mean that if an organization started, and only collected at age forty, \$9.79, the natural rate, he is paying for a one year term, and has lacked \$14.97 of paying for life insurance, and this has got to be made up later. The man who died or the man who lapsed has lacked that much of paying his share, and that debt stands against the surviving members until it is paid.

We have seen that a saving could be made the first year of fifty per cent, or \$7.21, age twenty-one, the second year of \$5.04, the third year of \$3.81, the fourth of \$2.12 and the fifth of \$0.70. What shall we think of those orders who have gone along for years and charged a rate but little above this, have paid out millions of dollars in death losses. What must their shortage be that must be made up in old age.

The President of one of these orders candidly admits in an article published in their official organ as follows, "During those years the business of the order has been somewhat experimental. The rates having been found inadequate, were corrected in more than one instance. It was not until September, 1901, that any change however was made in the rate of the older members. Those who claim to have endured the storms of formation days were then asked to step up to the captain's office, and they would be forgiven for not having paid that which should have been the cost of their protection heretofore, but if they would be good, and now contribute the same as those who came into the

order later on, all would be forgiven, and they would have no further fault found with them for their shortcomings of the years that are past."

This order started in 1890. This shows that past shortage was not made up or any provision made to do so.

I made an allusion before to a statement made by a writer who claimed that "A leading insurance publication recently stated that statistics prove that fifty leading insurance companies in 1909 showed the actual mortality to be only 72.16 per cent of the expected, predicted by the American Experience Table. A saving of 27.84 per cent on the amount assessed to meet death losses."

He does not state his authority but it is doubtless the same I have seen gotten out by the assessment companies to mislead the people. If that is not so, why did they select all old line companies doing a large endowment business, and exclude those doing only a life business or nearly so, using companies like the Aetna Life of Hartford, Conn., or the Union Central of Cincinnati, Ohio, and excluding companies like the Connecticut Mutual who do but little endowment business. Had they used as comparison this latter company and others like it, they would have proved the equitability of the American Experience Table of Mortality.

A company when they issue an endowment policy agree to pay the face of the policy at maturity whether in ten, fifteen or twenty years. At maturity it is paid and the policyholder ceases to be a claim against the company in any way. If he is unable to stand the required examination at that time he cannot get further insurance and never becomes a claim against the company by death. If he had been insured on the life plan he might have become a claim a few days later. This proves the fallacy of the gentleman's argument.

In the Mutual Life of New York at age forty, which the American Experience Table claims should have a death rate of \$9.78 per thousand, they experienced a rate in 1910, \$1.21 under it; but it must be remembered that this company has written over five hundred millions of insurance during the last five years, which is over one-third of their insurance in force, and in a computation such as my friend quotes, this is not taken into account either.

The fact that this old company, nearly seventy years old, furnishing insurance on the same standard which they did forty years ago, or since the adoption of the American Experience Table; is found to have a death rate slightly under the normal, shows their ability to procure new members just as well now as when they started; is a marked contrast to those basking under the sacred name of fraternity, and when their members get old and infirm, increase their rates until they become prohibitive, and those who have in the past been the strongest champions of the order are frozen out at a time when they are past the insurable age and can get nothing to replace that which is lost.

Because an organization, realizing that when just started, each being pronounced free from disease, knowing that all death the first few years must come from local causes; and who take advantage of this low rate of mortality on account of that fact, and charge just enough to pay the losses this month which occurred last; have

been furnishing a rate too cheap, cheaper than a similar risk can be taken later in that same organization, thereby destroying the equality among their members.

Every dollar must be made up sooner or later (as previously stated) which an organization has failed to collect to comply with the standard not only that, but the surviving members must pay as much more as those who have died or lapsed, failed to pay; and who had gotten their insurance for less than cost.

A failure to see these weaknesses, or a failure to re-adjust their rates for a term of years, and have allowed such shortage to accumulate, are bringing on and have brought on themselves, serious trouble, because to re-adjust their rates and make them sufficiently high, would be to place them above the standard, and were this done the rate would be higher than that charged by the old line companies. This could not be done, because those seeking insurance would go to the old liner furnishing a cheaper rate and who had never misled their policyholders. In re-organizing these orders have had to fix a rate equally low as the standard in order to get new members. Some have reduced the age of admission, taking in only to forty-five or fifty, thereby putting all such members as had passed that age in a class by themselves, and who must make up the entire shortage, not only their own, but of all those who had ceased to be members for any cause. It is true the lodge has been saved, but it leaves in its path a vast army of disappointed ones who look on the name of brotherhood as a misnomer.

Those in the class above referred to who have not passed the insurable age, and who can still stand the medical examination, can get out and thus escape the shortage left by others, simply paying the cost in another organization at attained age. This will be found to be much cheaper in the long run than to stay where they are.

A great cry has been made that the extra charge made by the old line companies was for expenses, but that is as false as their other statements. Companies have had to protect their policyholders against taxation, which in many instances has been excessive, by the aid of votes in the different State Legislatures by these champions of cheap expense. Making a definite contract with policyholders a strict censorship has been kept on their business. In this State the law gives the Auditor the right to make an examination and charge the companies with the same. This requires a provision to be made to meet that expense at any time. These different conditions has caused the companies to make an expense loading twenty-five per cent of the gross premium; but while this loading is made, all that can be saved from expense is returned to the policyholder the coming year in the form of a dividend.

Another addition to this fund is the rate of interest in excess of three per cent. This also increases the dividend so at the end of each year the policyholder has just paid the cost of his insurance and no more.

Such rate must be cheaper than the rate of any organization which started with a less rate. No fraternal order in existence can furnish as cheap net cost.

In all companies charging a level rate there must be an accumulation;

being the rate set aside to meet the increasing cost due to increasing age. This can be returned at any time after three years; either in a paid-up policy, extended insurance, or in cash, should the policyholder desire to discontinue his policy. This surplus money is put out at interest, and in a mutual company every policyholder gets an equal share according to what he has paid.

As stated in the start our object is to use this surplus to develop the resources of Arkansas. We do not think it right to send it away to be put into a fund, some to be invested in Government bonds of Foreign Countries, which bring only from one and a half to two and a half per cent interest; some to be invested in industrial stocks and bonds bearing from three to five per cent, and which are loaded with seventy per cent water; some loaned to older States on farm mortgages at six per cent, while to get any of it on like security here in Arkansas we must pay eight per cent, and in case we do not want to borrow we will get only four to five per cent. The average being but four and thirty-three hundredths per cent. From many years' experience I have found that those who were best posted have nearly always taken the life policy with annual dividends.

This is largely due to a lack of opportunity for successful investment of small sums. The cheapest form policy, all things considered, I believe to be the ten-year-term, where an opportunity is offered like the present for the accumulation of the surplus fund. This policy enables you to carry the cheapest rate for a period of ten years with the privilege that should you desire to change to a life rate five years from now you can do so without re-examination.

Many have selected a ten-payment or twenty-payment policy, to be paid in installments, for the reason they desire to protect their loved ones should anything happen to cause their death before they have accumulated a competency; and furthermore, they feel they can pay a larger amount while young and their family is small than a smaller amount or any amount at all years later. Seeing so many lose the insurance money by unwise investment, they arrange with the company to pay in installments annually during the life time of the beneficiary.

I am going to give you a comparison between a twenty-payment-Life on one side, and a ten-year-term policy, with the difference in cost invested with us and used to grow forests as previously described.

In both cases assuming the person to be 35 years old at nearest birthday, and the policy to be for \$5,000.

The rate of a twenty-payment life is..... \$19170
The rate of a ten-year-term is 72.50
Difference in cost..... \$119.20

The dividend on a term policy of this kind the past three years by the oldest and best company has been \$19.70, \$19.75, and \$19.80, respectively. To purchase twelve shares of stock as previously described would cost \$120.00. This cost is \$.80 more than the saving between the policies; so I am going to loan the difference until the first dividend at the end of the year is paid by the insurance company of \$19.70. After paying me, this

will leave you \$18.90 to apply on your second year's premium.
Balance of dividend the first year.....\$ 18.90
Second year's premium you would be required to pay on 20-pay-life policy... 191.70
Total on hand.....\$210.60
Cost of 10-year term policy,\$ 72.50
Payment on 12 shares of stock..... 120.00
\$192.50

Balance on hand.....\$ 18.10
Dividend on 12 shares of stock..... 21.60
Cash on hand beginning of second year..... \$ 39.70
Should death occur during this second year you would get as much from your term policy as on a twenty-payment life, and you would leave if invested with us, twelve shares of stock and \$39.70 in money at no greater cost. At the end of the second year you have as follows:

Saving.....\$ 39.70
Interest on saving at 8 per cent.... 3.17
Dividend on term policy..... 19.75
Dividend on stock..... 21.60
Total.....\$ 82.22

This would leave you only \$49.23 to pay the third year, instead of \$191.70 or \$142.47 less than would be required to pay on your twenty-payment policy. Supposing that after you had made the two payments on your twenty-payment life policy you were unable to pay this third payment, you would be out insurance and could get nothing back. How is it with us? Instead of paying out \$191.70 you have had to pay only \$49.23. You are insured for another year and have in addition twelve shares of stock, all paid. But suppose you could pay the \$142.47. Can you loan it here in Arkansas at eight per cent? The argument in case of death is the same as in the previous year. At the end of the third year you then have as follows, if invested according to our plan.

Saving.....\$142.47
Interest, 8 per cent..... 12.39
Dividend on insurance policy..... 19.80
Dividend on stock..... 218.64
Total cash value.....\$393.30
Deduct cash or loan value on 20-payment policy..... 275.00

Amount saved in three years on our plan.....\$118.30
But, says the insurance company, ain't you going to give any credit for dividend on the twenty-payment policy? Yes.

The dividends paid by the best dividend paying company on a policy of this kind has been during the past three years: \$33.95, \$35.45, and \$37.05 respectively. Now if this is left with them to accumulate as they suggest at three per cent, it will amount at the end of three years to \$109.57. As an offset to this we would suggest the above \$118.30, which is just as sure as is their dividend, and you now have your stock fully paid for.

Had you decided to have your twenty-payment policy paid to your beneficiary in installments, you would only leave after your death for this outlay of \$191.70 for twenty years, a bounty or income of \$300.00 per annum. Your dividend on your stock exceeds that from the fourth year and comes just as much to you as to your beneficiary. And you pay nothing after the third year.

Instead of having to pay \$191.70 to keep your insurance in force, you need only pay \$72.50 and your savings will more than pay that. The dividends in the future will more than keep up your insurance and go a long way towards your own support, every year thereafter, indefinitely. A larger amount than if you had paid the \$191.00 every year for twenty years and then died and left it to be paid in installments to your beneficiary.

Which of these two plans do you think is for the best interest of yourself and family?

Many who read this will have the twenty-payment life policy already. If it has been carried three years or more, the cash or loan value will enable you to take advantage of this the greatest offer ever made.

Many policies of this kind were issued under what was known as the twenty-year distribution deposit plan, which means that you agreed to wait till the end of a certain period, usually twenty years, for a distribution of your dividend or surplus, you profiting by the other fellow's misfortunes if you lived and kept up your policy to the end of the twenty years; but if you died or lapsed before, you lost all of your dividend. A kind of rob Peter to pay Paul plan.

The Armstrong Investigation Committee in New York, six or seven years ago, condemned this practice to such an extent, that the Legislature of that State passed a law forbidding the companies from issuing such a policy, and requiring all companies to declare dividends annually. This did not affect the policies already issued on this plan. In settlement of such, the companies can only give the reserve value before the end of the period. All such policies, however, that have been carried for fifteen or more years, I can get cashed by my broker in the East; figured on the basis of what the policy will cost to the end of the period, discounted at six per cent. If money is worth more to you than this rate, you will receive more value than you would to carry it to maturity.

I will illustrate this by a case I had a few years ago. A man had a policy he had carried for eighteen years; he also had a mortgage on his home for fifteen hundred dollars. He asked his company what they would give him for his policy. They offered him a little over twelve hundred dollars. I got my broker to buy it, who gave him eighteen hundred dollars. Nearly six hundred dollars more than cash or loan value.

We will state that there are only seven thousand shares of stock to be sold under this plan, \$1,000.00 insurance and two and one-half shares of stock are delivered, which pays the first installment on the stock of forty per cent and the insurance. The second payment, one year later, pays for the insurance and the second installment of forty per cent on the stock. The third payment will pay for the insurance and the balance on the stock, and is twelve dollars and fifty cents less than the first two payments.

The cost of this will vary, as to age, as follows, the difference being for the insurance, the stock being the same price:

For one thousand dollars of insurance and two and one-half shares of stock at age 21, \$36.62; age 22, \$36.75; age 23, \$36.89; age 24, \$37.05; age 25, \$37.18; age 26, 37.35; age 27, \$37.53; age 28, \$37.71; age 29, \$37.91; age 30, \$38.12; age 31, \$38.26; age 32, \$38.61; age 33, \$38.88; age 34, \$39.16; age 35, \$39.50; age 36, \$39.85; age 37, \$40.24; age 38, \$40.66; age 39, \$41.13; age 40, \$41.85; age 41, \$42.22; age 42, \$42.87; age 43, \$43.59; age 44, \$44.39; age 45, \$45.28; age 46, \$46.27; age 47, \$47.38; age 48, \$48.61; age 49, \$49.97; age 50, \$51.47; age 51, \$53.18; age 52, \$54.85; age 53, \$56.97; age 54, \$59.17; age 55, 61.60; age 56, \$64.29; age 57, \$67.18; age 58, \$70.38; age 59, \$73.89; age 60, \$77.72.

Sixty being the oldest age the company will accept on this plan.

The dividends of the company are also correspondingly greater as age increases, being \$12.00 and upwards at age sixty.

To receive the benefits of this offer, \$5.00 to insure medical examination must accompany the application, then the benefits can be secured at any time during the coming sixty days.

To be sure of insurance being paid in case death occurs during the sixty days, it will be necessary to send the entire amount of insurance, which would be the amount less \$25.00.

This supplement is being sent to 30,000 families throughout the State, so to be sure of one or more shares it will be necessary to act quickly, as we shall hold strictly to the rule, "First come, first served."

As stated in another part of this supplement, we are going to issue a monthly magazine or paper. In this will appear monthly a statement of the progress of the investment. Each stockholder will be considered a regular subscriber without extra charge to him.

In conclusion I will say that I have tried to make plain to you the great necessity of reforestation in Arkansas; that from a financial standpoint there is nothing that can be grown in this State that will pay one-fourth as well; that the one thing needed is capital to develop this industry, and one contributing cause that makes money scarce is the millions sent out of the State for investment in life insurance; that the cause is the desire for protection to loved ones while we are accumulating a competency; that in selecting temporary insurance it should be with companies which are perfectly sound and when they sell term insurance, sell it as such and with the proviso that should it be desired to make the insurance permanent after a few years, when the policyholder is better able to pay, it can be done without a risk of being unable to stand an examination.

I think I have proven my ability to make such a selection for the insurance part of the contract. The final question is to prove my ability in growing these trees.

On page 259 of Practical Arboriculture and included in the report of the Committee of Roadway and Ballast, appointed by the Pennsylvania Railroad to thoroughly investigate the growing of this timber, which Committee spent two years in the investigation. They say: "About twenty-five years ago, Mr. John P. Brown, then a civil engineer on the N. O. & N. E. Railroad, became deeply interested in the subject of the renewal of our forests by the planting and cultivation of trees. Since then, purely from motives of philanthropy, much of his time has been devoted to the study and pursuit of practical methods of forestry. While by no means a man of one idea, his belief in the superiority of the Catalpa tree for economic use and his thorough study of that species has resulted in his becoming generally recognized as the foremost authority upon that particular tree." Mr. Brown is now the Secretary of the International Society of Arboriculture. more capable of judging my ability than he, so gave his name as reference. I hereby submit his statement sent to a man in Little Rock, Ark.

Carney, Alabama, Mar. 15, 1911.
Mr.....
Little Rock, Arkansas.

Dear Sir: Replying to your inquiry

as to what I think of Mr. A. H. Langworthy's ability concerning the growing of the Catalpa Speciosa as a forest tree, would say:

I have a very high opinion of Mr. Langworthy's ability. The many years study he has made through several States, and the pleasant relations we have experienced together in the growing of this particular tree, justifies me in recommending him as a man thoroughly competent to give advice and information. In fact would prefer his advice to that given by the Bureau of Forestry at Washington, D. C. I am also impressed with his honesty, and feel sure he would handle trees or seed, true to name.

He is in a position to procure pure seed when there is any to be obtained, and the trees he now has I know to be true Catalpa Speciosa. I feel sure he has the interests of future generations at heart and knowing the great need of reforestation, he should receive every encouragement which his State can bestow.

Very truly yours,
John P. Brown, Secretary.

I wish to state that I have a limited number of large Catalpa Speciosa trees suitable for shade trees which I offer at the following prices:

Four to five feet—\$.25 each; five for \$1.00; one dozen for \$2.00.

Five to six feet—\$.35 each; five for \$1.50; one dozen for \$3.00.

Six to seven feet—\$.50 each; five for \$2.00; one dozen for \$4.00.

Seven to nine feet—\$.75 each; five for \$3.00; one dozen for \$5.00.

These are sold with a guarantee to be true to name or will refund ten times the price paid for same.

ANOTHER BARE OPPORTUNITY:

In putting out this supplement I wanted to do as much good to my fellow citizens as possible. When I first came to Arkansas three years ago I was, and had been, engaged in educational work for a year, and gave it up to engage in the forest tree business. I feel I ought to bring to the attention of our readers the opportunities that are offered for advancement.

The opportunity for self-education at home offered by the International Correspondence School of Scranton, Pa., while it was found had made better producers in several lines, yet it was found that, that specializing had unfitted many for all around business men, those capable of taking charge and running any large business enterprise or acting as managers and superintendents of the same. Owing to these conditions the large concerns through the country found it very difficult to procure capable men to represent them and fill these responsible positions.

They appealed to the Universities of the country to furnish men to relieve this shortage, but up to that time the Universities had only been teaching academic and professional courses and letting business alone, so they could not furnish the men.

A combination was entered into between the owners of large, enterprise on the one hand, and the leading Universities of the country; to furnish a course especially adapted to fit men to fill these responsible positions. The most successful business men were to give those principles whereby they had made a success in business; and the Universities were to do the teaching.

Harvard University took the lead, starting their course in Business Administration in Marh, 1908. A month

later Yale started a similar course, and other Universities rapidly followed suit, giving a two year's course and graduating their pupils with the degree of A. B. B., Bachelor of Business Administration.

It was but a short time before they found that where there was one man who could leave his home and go away to school for two years at an expense of about two thousand dollars; there were a thousand others who needed the course just as bad, but who were engaged in business at home and who were otherwise employed and could not leave their work. This embraced many who had been denied educational advantages in their early life as well as those who were just preparing to enter business.

To meet the necessity of such men leading philanthropic men organized The LaSalle Extension University at Chicago to give to the men at home a chance to gain such an education, so that without taking him from his work for a single day, by putting in about one hour per day or its equivalent he could in two years get the same course as given at the resident university.

They reasoned at the time that if Prof. Stuart Daggett gave before the class at Harvard University a lecture on transportation and then asked the students the next day questions that would tend to bring out all the vital points in the lecture, then this lecture and questions were put in book or monogram form and sent out to the other Universities, that the LaSalle was simply extending this, to include the entire course.

The LaSalle soon conceived the idea that with the success they had met with their first years that they ought to get a course of instruction that should be the best that brains and money could produce. Engaging the services of Walter D. Moody, Secretary of the Chicago Association of Commerce, who had built up that institution to be known as the most successful Commercial organization in the world, to act as Editor-in-Chief. Mr. Moody was personally acquainted with more than five thousand of the most successful business men of the United States, many of them multimillionaires. He went to them and got them to tell how they had done it. They were willing to do that because many of them have to continue to do their own business because they can not find any one capable to take and run it for them. These men would gladly quit business and hire others to do it for them if they could. So they are anxious for the young men especially should have such an education.

Mr. Moody realized that as the information as it came from these men was not in such shape as to be easily assimilated by a student, so the next thing to do was to procure the services of the best College Professors, those who were acquainted with the needs of the student; to take the facts as given by the successful business man and put them in proper form for text book use. The best College Professors were engaged not only to do this work but to teach it to the student.

Before stating the results of Mr. Moody's accomplishments, a word is necessary as to the needs it was expected to fill or who would be greatest benefitted.

Business today is a science. It has passed the hit and miss period and the successful man today is the one who is acquainted with all fundamental

principles which go to show how it is organized, carried on and maintained.

Dun's Mercantile Review discloses the following number of business failures during the past ten years, 120,200; amount of liabilities involved, \$1,464,893,375.

Bradstreet's Business Mortality Table shows 11,845 failures during the "year of recovery," 1909, (Dun 12,924) an increase of 20 per cent over 1906, hitherto the best year as regards failures for a generation past. These figures are staggering. With the exception of the panic years of 1893-4 the business death rate during the past two years has been greater than during any other two years in all history.

What is the cause?

Cause of Failure.

To those who are willing to learn from and profit by the experience of others:

Bradstreet's Journal (January 22, 1910) says: "It has been sought to draw meaning from these statistics, to the end that lessons valuable to those surviving may be learned and that the experience gained may be of value to those embarking in new business enterprise.

What meaning may be drawn? What lessons valuable may be learned? That everyone wants to succeed is, of course, self evident. Every man must realize that some day he will become old. Will he enjoy the sunset of life in comfort and ease or shall it be stamped with the blot of failure, if not actual penury and want? Reflect on this.

Here is the cause of failure—we quote from Bradstreet's Journal, "Investigations over a period of years have demonstrated that tendencies present within the individual himself are largely responsible for four-fifths of all business failures. For example: In 1910 82 per cent of the failures were attributed to the faults of those failing.

What is the remedy?

Remedy.

Walter D. Moody, General Manager of the Chicago Association of Commerce, in his introduction to Business Administration, asks the question, Why do so many men become bankrupt?

Moody voices the conclusion of Bradstreet and points a way which leads to success, power, prestige, and all the emoluments that are found on the pathway to success. Here is the remedy: "Ask any credit man," he says, "and he will tell you that it is not because of a lack of capital or other material resource, but failure is due primarily to a lack of intellectual training."

Business has passed the "hit and miss" period. It has become not only a definite science to be learned, but an art to be applied. It can only be learned by systematic thought rightly directed. We quote an extract from an editorial of the "Saturday Evening Post" under the caption, "The Professional Business Man." "Nowadays his position will depend upon his administrative ability rather than his power to buy stock," and, continuing, we quote, "If the young man develops a firstclass business ability, he need not bother about a fortune." The above extracts voice the opinion of men who realize the importance of a general business knowledge."

As the University can tell you better what the nature of their work and how to accomplish it, I am going to quote their own description. "The

LaSalle Extension University was organized by able and successful business men in co-operation with eminent university professors and teachers of modern business practice, connected with some of the leading universities.

"By virtue of its charter, the State of Illinois grants the University authority to enter the field of higher business training and efficiency and to issue graduation certificates and diplomas to its members and students.

"In Business Administration, there is no age limit. To the practical business man in the prime of his business career we offer the most compact, authoritative and scientifically organized body of knowledge that has ever been compiled, the foundation principles upon which every successful business is organized, conducted and maintained, the tried and true method of men and machines.

In addition, we furnish you once each month, for two years, a Lecture or Talk on some phase of your own business, prepared by some of the ablest business men and efficiency experts in the country, without exception.

"Further, and of greatest importance, we agree to supply you, upon request, information, data, council and advice upon matters pertaining to your own knotty business problems and legal tangles. This service is confidential and is limited to one report per month for a period of two years.

"To the ambitious and worthy young business man contemplating a successful business career, we offer the equivalent to a resident course of instruction in Business Administration, which would cost you in the neighborhood of \$1,000 a year at any resident university, to say nothing about the loss of your earnings during the two years. If you are earnest and sincere in your desires, to increase your earning power, and will do your share to the best of your ability, you can secure exactly the same form of instruction in Business Administration from us at less than one-twenty-fifth of the cost and can retain your position at the same time. In fact, our Course has many strong and distinct advantages over resident instruction. This statement is not made, however, to detract, in any way, from the great and noble work of our leading resident University Schools of Commerce. Men who can afford the time and expense to attend a resident university will get the best sort of preparation for the bigger and better things in a business way. Many of these resident universities are using our Business Administration Text for class room instruction. This shows that the LaSalle is held in high esteem by the most proficient university professors and teachers.

"In the fascinating perusal of Business Administration in your own home you are practically rubbing elbows with our great men, exchanging ideas with them, consulting with them, and following step by step and day by day the trend of modern business methods and principles—the real secret of business efficiency and success.

"Business Administration is so planned and worked out that it does not rob you of all of your spare time. You do not need to sacrifice your social or other duties, or the pleasures you are now accustomed. The Course was duly planned and developed with due allowance for all of these things. It does not call for deep and arduous study. You are not obliged to master

a mass of non-essential details. You become immediately interested in the very questions with which you come in contact daily in your particular line of work and in such simple and concise form that you can readily understand how those same questions and problems can be more easily and effectively handled, and can be directly applied to your own daily business practice.

"Results never come to any of us, you know, until we make sound, practical and successful methods, our own methods, first by the devotion of careful thought, and then by the practical application to our own affairs. Not tomorrow, next week, or next year, but today, right now, is the time for all of us to grasp the money-making opportunities that are at our elbow.

"The tendency of the times has changed, but so rapidly has that change advanced upon us, so rapidly have new systems, new ideas, been developed, that it is not now possible for any man to keep place with the game of business by his own individual and practical experience alone. Such an attempt would be considered unwise and foolhardy on the part of any man who knows—and "knows" means an individual realization of these remarkable changes. To advance now, a man must take advantage of the experience of those who have "made good" and still are "making good."

"Twenty years ago there were less than 1,000 industrial corporations in America—today there are about 500,000. Think of it! Men today are forced to reveal their ability as never before in the history of finance, commerce and industry. The inefficient are being forced down and down, further and further. The prepared man is the one who is reaping the rich rewards. The great contest is on between the ones who "do it now" and those who think they will do it tomorrow in the business game of today. Opportunity is everywhere for the prepared man.

"The wise man is today buying organized business knowledge the same as he buys a typewriter and adding machine or any other means of increasing efficiency. Our Course in Business Administration represents commercially the highest, most prominent and most important form of efficiency. Then there is the personal satisfaction of being able to intelligently discuss any matter pertaining to general business practice with other business men. It is always man's surplus that constitutes his most important asset, either in health, money or knowledge. To know you know, gives you that courage, initiative, that "go to it" spirit so essential to achievements of any kind. When you know, you don't have to stand back for any man, you are in the class with the best of them.

Any reliable commercial agency will tell you that this University is the largest and most successful institution of its kind in the country, and that we not only attain the highest and best results for our members, but that we are thoroughly reliable and financially sound. Through our vast experience we know why men fail and the reason why men succeed, and we know how to help men help themselves. We do not promise anything we cannot do—that is the policy that has helped make us what we are.

"In our years of successful experience in helping men in a business way, we have found thousands of instances where men had not as yet dis-

covered the business for which they were best suited, and we have put many of them on the right road to success. No man can do his best in a business or in a certain position unless he is suited to it and it is suited to him. When a man is in his right place he is more or less bound to love his work, and that is one of the important things that makes for success. Unfortunately many men go through life without discovering their real ability. But no man can take this training without finding out what he is best qualified to do.

"Our training in Business Administration will bring you new hope, new courage, new confidence, new enthusiasm, new ambitions. It will surround you with instruction. New ideas, new and better plans, salary increases. It will lift you out of the rut and put you in an entirely new atmosphere, the atmosphere of success, where prospects of failure and poverty cannot blight or ruin your business' future.

Business Administration covers the big, broad field of business and it has been the means of hundreds of men "finding" themselves. A man might struggle along for years with indifferent success in any position, and never find out that with the proper training and direction of effort he might have become a perfect wizzard in banking or a successful business organizer in some other line.

"The University is always ready and willing to lend its aid in every possible way to each and every one of its members by way of council and advice upon matters pertaining to their own personal affairs, and through our consulting service to assist them in unraveling knotty business problems or give advice on legal matters. We treat such service in a strictly confidential way, and you may feel assured of this, whatever you write to us concerning your own private business affairs.

"During the entire two years you will have unlimited privilege of calling upon the faculty and staff of the University for any co-operation or advice pertaining to Business Administration. Our members find us always ready and willing to assist them in any of their plans during the entire two years period, and there isn't a day that we do not send out to hundreds of men, helpful letters containing suggestions, advice, council, friendly criticism and answer to specific questions concerning knotty business problems. Our members find it pays to consult us.

"This proposition has made many a good salary better and many a high salary higher. It will accomplish the same for you quicker than any other method you can follow.

"Certainly you can see the great value of this proposition to you, even if it would cost you several hundred dollars. The ten large volumes on Business Administration are alone worth more than the price at which you may now secure the complete two years Course.

"To know what you have to do is half of what is required of you. The other half is to do it. This Course will show you the way. The reason more men do not accomplish more is because they do not attempt more, and the right start is fifty per cent of the success of any attempt.

"Start right now. Do not wait until this special offer is withdrawn. Then it will be too late to profit by this opportunity.

"Perhaps the main reason why men

strive for success in business is because of that little family, that devoted mother, that good wife or that little sweetheart! It is the woman's nature to be ambitious for the success of the man she loves and admires. She wants him to rise above the common level—to be a man that is looked up to, whose opinion and advice is sought by other men. In nine cases out of ten, that is man's one greatest incentive to win, to succeed, in this great and fascinating game of business. Is this not true?

Our Consulting Service.

"Service is one of the most important functions in business today. There is not a day that this University does not send out consulting service reports to its members, containing suggestions, advice, council, friendly criticisms and answers to specific questions concerning their own knotty business problems or legal questions.

"Many of our clients often consult the University concerning their own personal problems, because they find it pays to do so. This service is confidential, and limited to one report per month for two years. The service is limited to questions in the various departments of business organization, management and law.

"The University does not agree to plan advertising or selling campaigns, but we will go over the plans or the literature pertaining to such campaigns and render advice, council, suggestions, etc., or should one of our clients be contemplating an investment of money the privilege of our consulting service is open to him.

"Should he receive literature pertaining to some investment and will send such literature to the University we will investigate the proposition for him and advise him as to whether the investment appears to be a wise one or not. Our advice has, no doubt, saved thousands of dollars for our clients. If an employee of any institution has an idea he thinks will be beneficial to his employer, if properly worked out, and will outline just what he has in mind, the University will assist him in perfecting his plans, so that when he takes it to his superior it will be in full developed form.

"There is an age of ideas, but many employees hesitate to suggest things to the officers of a corporation, because they cannot develop their ideas without the proper assistance. In this way the University has been of aid to many of its members. The University through its several hundred business connections, is in a position to render this service promptly and efficiently.

"The following constitutes our board of consulting specialists:

"Fred A. Kerry and staff (15 experts), Business Councilors and Efficiency Experts, First National Bank Building, Chicago.

"Walter D. Moody, former General Manager of the Chicago Association of Commerce, now Managing Director of the Chicago Plan Commission.

"Louis Guenther, Investment Expert and Editor of the Financial World.

"William Arthur Chase, C. P. A., President of the National Association of C. P. A. Examiners.

"James DeWitt Andrews, Associate Editor of American Law and Procedure.

"Forken-Stryker Co., Experts and Mail Order Specialists.

"E. T. Bentley, Traffic Manager Illinois Steel Company.

"T. W. Hicks, Traffic Manager Sears, Roebuck & Company.

"J. B. Daish, Author Procedure in Interstate Commerce Cases.

J. C. Lincoln, President Industrial Traffic League.

Robert J. Usher, Assistant Creator Library.

Arthur L. Rise, Managing Editor Practical Engineer.

"E. S. Ketchum, Director Shippers Freight Service, LaSalle Extension University.

"While the above men compose our Board of Consulting Specialists, yet we have many other sources from which to draw, because of our several hundred business and University connections.

"Fred A. Kerry and Staff are business counsellors for some of the largest institutions in the country. Among the many institutions that have employed Kerry and Staff as business counsellors and efficiency experts we mention a few. In Chicago, The Hub Clothing Store, one of the largest of its kind in the United States; The Chicago Record-Herald, Rothschild & Co., Mandel Bros., Reliance Manufacturing Co., Alfred, Becker & Cohen, Clothing Manufacturers; Reid-Murdock & Co., one of the largest wholesale houses in the West.

"In St. Louis, The Rice-Stix Dry Goods Co., one of the largest wholesale dry goods houses in the Southwest; Mallinckrodt Chemical Works, the largest of its kind in the world; Wertheimer, Swartz Shoe Company, Manufacturers of Shoes; McCluney & Co., Brokers and Commission Paper Dealers; the National Candy Company, and many others.

"Kerry and Staff operate only in the larger cities, therefore, it is only through this connection that business men in the smaller towns may profit by the business council of Fred E. Kerry and Staff of fifteen experts."

Being acquainted with the officers of this University and knowing the great good they are accomplishing and the great benefit they have been to their more than thirty thousand students; knowing how many in our small rural towns who would not even hear of them, through the ordinary channels, I have prevailed on them to allow me to extend to the readers of this supplement, which will be largely scattered through the rural districts of this State, to offer the opportunity to one hundred, of my readers, at their advertising price.

The regular tuition of this Course is \$120, but to the first one hundred who apply for scholarship through us they will furnish the entire course consisting of:

First. Enrollment Certificate, entitling you to the full two years Course.

Second. To send you at once their ten text books, each containing over five hundred pages, entitled Business Administration. These represent the best that money and brains can produce.

Third. To send each month a special Lecture by Experts on subjects of greatest importance to you in your business for a period of two years.

Fourth. To give you the privilege of their consulting service as explained.

Fifth. To furnish you with examination questions on the ground covered, as needed; to carefully examine the same and offer such suggestions as they find you need in your particular case.

Sixth. Upon the completion of the Course, based upon the approval of

your examinations, to give you a diploma, being a certified qualification in business attainment, showing you have successfully mastered the principles upon which every business is successfully organized, conducted and maintained.

This entire course is furnished through us at the sum of \$78.00.

While this is considered as a cash price, yet I succeeded in getting them to modify these terms to meet in a large measure the necessity of our patrons.

While I could give you hundreds of testimonials of those who have taken, and are taking the Course, I will only use space for one given us by the Secretary of the Treavelers Building Building and Loan Association of Little Rock. Mr. Bracey was for seventeen years the confidential bookkeeper of the Gus Blass Dry Goods Company of Little Rock.

"Little Rock, Ark., June 15, 1911.

"LaSalle Extension University, Chicago, Ill.

Gentlemen—I am studying your course, and am amazed to find so much up-to-date, expert information could be condensed within the compass you have it. It would seem to me unpardonable for a business man not to avail himself of the great privilege of studying this course and obtaining the education there that it would take him many years to get elsewhere.

"I have found it almost invaluable in the Building and Loan business, as that was the particular theme I wanted to study, and office analysis of commercial statements.

"To enumerate the many heads under which I have studied this course for special information would be too long for a letter. I most cordially recommend it to every business man as being the very best obtainable, at any price.

"Yours very truly,
"JOHN M. BRACEY."

One word in closing. You will find that each volume which comprises Business Administration is thoroughly classified under numerous headings. Were you to pay \$78.00 for these volumes alone you would be making a splendid investment. You cannot open one of the volumes at any one of the various classifications and not find at least one idea that would be worth more, a great deal more than \$7.80 to you.

Every successful enterprise was but once a mere idea of some one man. The watch you have in your pocket, for instance. It represents, does it not, some one man's idea? Your own institution was but once an idea, the same as the great store of Marshall Field and Company was but once an idea. You see, therefore, it is very difficult to put a money value on any single idea, and there are many hundred of ideas to be gained from Business Administration.

Write

A. H. LANGWORTHY,
731 Southern Trust Building, Little Rock, Ark.

FIELD NOTES.

EARLSBORO, OKLA.

The M. E. Church, South, with many who belonged to other denominations and others who belong to no church at all, voted unanimously to memorialize the United States Senate to pass the Shepard-Kenyon Bill, which, as you, no doubt, know is a bill to prohibit the shipping into the

State of Oklahoma intoxicating liquors. You have noticed, of course, that our own legislature voted unanimously for its passage.

Will not all the churches in our State, of every name and order, take like action? Let us make it unanimous. Surely this would have great weight in favor of its passage.

T. J. Harris, Pastor.

CAMDEN DISTRICT BULLETIN.

The three Quarterly Conferences of the District the past week were very good—Atlanta circuit, Wesson, and Junction City.

The Atlanta quarterly conference was at Pleasant Grove on Saturday, the 11th, a very rainy and disagreeable day. In spite of the weather, officials rode from ten to fifteen miles to get there, and there were eleven present. They were full of enthusiasm and good new year resolutions. They voluntarily increased the assessment for the pastor \$100, and laid on the table in answer to question 8, \$119. The pastor, C. F. Messer, is in high favor; and he has a bunch of stewards and Sunday school superintendents who have determined that something shall be done this year. I would like to call the roll and let you know these men—C. W. Jean, R. H. McLendon, J. A. Sewell, G. D. Yokum, W. T. Yarbrough, J. D. McWilliams—but, Mr. Printer, you haven't enough capital letters to put all their names in.

Our church at Wesson is alive. Rev. C. N. Baker and his wife are thoroughly organizing the membership and putting everybody to work. An Epworth League is one of the recent organizations. The Sunday school is growing. There have been five additions to the church since conference. Every steward was at the quarterly conference on Monday night. The pastor is furnished one of the neatest homes in the conference. The mill company at this place is especially kind to our church. The manager, Mr. Charles Wesley Neihus, links the church and mill into a splendid partnership; and we are helping each other. That ought to be true in all our mill towns.

Our pastor at Junction City, Rev. B. F. Scott, is patiently and persistently working away down there. We have no truer nor safer men than he. He has a good hold on the people. A dozen men met in the Quarterly Conference Tuesday night. We have a beautiful brick church there, but our people are very much embarrassed by a debt of about \$2,700. The Quarterly Conference took hold of the matter, and appointed Rev. B. F. Scott, J. M. McDonald and A. H. Proctor a committee to handle this debt. There is good prospect that more than half will be paid this year and provision made for the other. There have been three additions to the church since Conference.

Brother D. L. McDonald and his wife live at Junction City. They are getting too old and feeble to be very regular attendants at the church now, but the pastor says he visits them frequently for the strengthening and rejoicing of his own heart. The light of the other world is in their faces, and theirs is the speech of the New Jerusalem. They have a peace now the world knows nothing of, and are comforted in their splendid children.

The preachers are pushing the canvass for subscribers to the Methodist. Have not heard from all; but Parker of Fordyce reports for last week, 8; Simmons of Thornton, 16; Williams of Eldorado Circuit, 3; Scott of Junction City, 5. Every preacher is expected to get into this game, and all official members to play ball with them.

The preacher should lead the singing, but not the kicking.

When I was a barefoot boy, I met my first bull nettle. I had gone down

into a field of sandy land with Frank Johnson, the hired man. I was attracted by the luxuriant, strange plant. I asked, "Frank, what is that?" and swept my bare foot through the spreading plant. My, nobody knows, except those who have run barefooted into a sandy land bull nettle, the excruciating pain I suffered. That was my introduction. After that, I learned to get along alright with the bull nettle. I could jump over it, walk around it, dig it up, or pick and eat its luscious seed kernels, without getting stung. Moral, "If it be possible, as much as lieth in you, live peaceably with all men."

District Editor.

GREAT REVIVAL AT MARVIN MEMORIAL.

Brother E. N. Parrish, of Cleburne, Texas, came to us on last Sunday in response to an urgent call from the stewards and pastor of the church. We had two conversions at the first service, Sunday, 11 a. m., and have had glorious services every service to date.

Brother Parrish is preaching the whole gospel to this town. Cold, discouraged Christians are getting a new grip on God, family altars are being established, and sinners are crying for mercy at the mourner's bench, men and women who haven't spoken for years are forgiving each other with tears and shouts of joy. Men who never testified before in their lives are rising to their feet and in the free accents of a renewed consecration bearing witness to a pouring out of the holy spirit on their hearts and lives.

Brother Parrish preaches the old time gospel in the heart-searching manner all his own. He has no particular method of work, no advertising, no clap-trap, marquetry and buhl. He is a man's preacher with a heart-throb that is felt by the gentlest woman or the simplest child.

Pray for us, brethren. This town has recently had a baptism of "muddy water," "holy jumpers," "holy rollers," and Russellism, and the Mormon hath passed through the land. No more loyal Methodists can be found than the people of Broken Arrow. They have received us well, pounded us heavily and shown us the best at their command, but the hosts of sin are pressing hard, the spiritual dynamic has been needed to show the church's privilege and power. Thank God, the church has already been blessed and are beginning to bear fruit in their interest in the salvation of souls.

This is one of the best churches in the Tulsa District, boasts the best parsonage in northern Oklahoma and is the seat of the Tulsa District Conference. Dr. Anderson, you are invited to put your name in the pot at this early date.

Fraternally,
Thomas A. Harkins,
Broken Arrow, Jan. 15, 1913.

DUNCAN METHODISM.

I filled my first appointment at Duncan the fourth Sunday in November. My family and household goods arrived November 27.

The people have received us in the most cordial manner possible, and have done many things to prove their appreciation of the man sent to minister to them in spiritual things this year.

On the second Sunday in December I began a revival meeting with Rev. D. L. Coale and Prof. R. E. Huston, Evangelist and singer, to lead the services. We closed the meeting the fourth Sunday in December. Notwithstanding the very busy season we had large attendance upon the services. The church was greatly revived in spiritual life, many who were backslidden in life were reclaimed, and about 50 were converted. I have re-

ceived 38 into the church, one fine young man gave himself to the ministry, and two young women surrendered their lives to missionary work.

Brother Coale's preaching and work was characterized by a deep spirituality which was a benediction to my church.

Our first quarterly meeting was held last night, with the new Presiding Elder, Rev. M. Weaver, in the chair. Brother Weaver is taking hold of the work of his district, with a marked degree of sanity and zeal which insures advancement along every line of the church's work this year.

Our people fixed the salary for the pastor \$400.00 in advance of last year, and are paid in full up to date and propose to keep up.

We have raised an old debt of \$957 of six years' standing, against our parsonage property. This out of the way, now we are ready to get our Conference Claims in hand by end of first quarter.

Fraternally,
J. S. Lamar.

GRAND VALLEY-FORGAN.

It has been a long time since I have reported my work. Four and five years ago I served points that are now in this charge.

For two years I have been pastor of Grand Valley Circuit. At Grand Valley we have a good Sunday school, an enthusiastic Senior League and the banner Woman's Missionary Society of the Guymon District. The church has been finished, lighted, and seated with opera chairs.

I have been succeeded by F. M. Miller of Clarendon College. He has a wife and three children. He is liked by the people, is a hustler, and is bringing things to pass.

W. J. Stewart, the new presiding elder has been among us. He is a good preacher and I think an honest, fair man, and withal an adaptable man for this new country. He lives in the district parsonage in Guymon.

I came to this district in its very beginning and have been identified with its organization and building enterprises the whole ten years except the one year in W. F. Dunkle's District where I was engaged in the same line of work.

The foot prints of J. E. Lovett have not all washed out, nor blown out yet. W. P. Meador, my son and myself are all of the "Old Guard" that is left.

Recently I was appointed to Forgan charge by W. J. Stewart. Forgan is about seventy miles northwest of Woodward and is the present terminus of the Wichita Falls and Northwestern.

It is improving fast and is about the busiest new place I ever saw. Our church is on the ground with two lots. By the help of the Lord, a parsonage and church will go up this year.

I am 64 years old, but am really well, and since my little Grace that had helped me so much in these Mission Fields has gone to dwell in "the house not made with hands," it seems like it is doubly urgent upon me to build more houses for her Lord and my Lord. I have the help of my only other daughter, Ruth, yet. We are not wise enough nor good enough to comprehend the mind, nor estimate the heart of the infinitely wise and good God in his providential manifestations to us. "Some sweet day," it will not be a "darkly" look, but a "face to face" look. Then we shall behold our beloved ones in the radiant garb of the morning.

J. D. Z. Munsey.

MARRIED.—Mr. Edgar M. Lucas, of Walnut Tree, Ark., was married to Miss Maude E. Burch at the home of her parents, four miles east of Walnut Tree, on Thursday, Jan. 9, 1913, Rev. J. D. C. Claud, officiating.