After an exhaustive survey of the charges brought by Attorney William R. Scharton against Commissioner David B. Shaw of the Penal Institutions Department, his Honor the Mayor has made public his findings upon the matter. The decision of his Honor was reached after an extended hearing at City Hall, held last week and at which his Honor presided in person. Upon an opportunity was given the petitioner to present his case and no technical court rules of evidence and procedure stood in the way of a clear and complete presentation of all the charges. The hearing lasted from 10 a.m. until 9 p.m., with a brief intermission for lunch. All witnesses were presented and examined, and extreme latitude was allowed by the Mayor so that the petitioner might bring all possible proof in substantiation of his charges.

Commissioner Shaw was represented by counsel.

The complete findings of his Honor follow:

I have reached a decision on the charges presented by Attorney Scharton against Penal Institutions Commissioner Shaw. The charges of immorality on Mr. Shaw's part, in speech or action, have not been sustained by the evidence. These charges were unsupported by any evidence except that of two women who were former prisoners, and whose records were not to discredit any testimony they might offer that was contradicted, as their statements were contradicted, in essential particulars, by reputable witnesses. No jury in the world would find Mr. Shaw guilty of these charges on such evidence, and therefore I have not the slightest hesitation in dismissing them.

The charges, or rather suggestions, of brutality on the part of Mr. Shaw were not supported by any evidence, and are therefore dismissed.

The charge of having come on the island with a smell of liquor on his breath was made by one witness, who admitted she had never seen Mr. Shaw use liquor. This charge was denied by Mr. Shaw, who testified that he had never tasted liquor in his life. His reputation has been one of a total abstainer, and this accords with my own observation of him. Mr. Scharton himself admitted this charge was not sustained by the evidence, and therefore I dismiss it.

The testimony that one prisoner committed suicide as a protest against the too frequent appearance of fish on the prison bill of fare was given by a former prisoner, was not corroborated by any other witness. In the nature of things it would not seem to furnish a sufficient motive for suicide, and therefore even if such testimony were not denied I should be inclined to give it no weight. But it was contradicted by the convincing testimony of Rev. Mr. Stokes, who had talked with the unfortunate man and had learned that he was nervously broken down, and, in his opinion, mentally unsound, as the result of the excessive use of drugs. I have no doubt that the poor unfortunate's suicide was the result of his own brain that no medical man was in any degree responsible for it, and therefore I dismiss this charge.

This brings me to a consideration of the cases of those who were punished by solitary confinement under Mr. Shaw's régime. The records in these cases showed a number of instances where sentences of solitary confinement in dark cells for a number of days, in some cases ten days, were given. Such sentences were within the legal authority of the commissioner to impose, but the charges made that they were in violation of a generally accepted rule which requires that the person confined should be released after every third day and given a bath and at least one full meal of wholesome food. To meet this claim one of the prison officials explained that such release and its accompanying humane treatment was in fact given after every third day in every instance, although the record itself does not show that such releases were given. It is difficult to reconcile these conflicting statements, and I should not feel certain of the soundness of my decision if I decided in favor of either of them. But in the view I take of the case it is not necessary for me to decide as between these conflicting claims. It will be sufficient, I think, if a new and more humane rule is laid down for future guidance in the administration of prison discipline at Deer Island.

It is clear to my mind that no one should be punished by such solitary confinement, even for a single day, merely for an infraction of prison rules or discipline. To be deprived of one's liberty at all is a severe punishment for crime, and it can be justified only on the ground that it is necessary for the protection of the public. But when to this deprivation of liberty for crime, not to speak of misdemeanors, is added, as a penalty for violation of prison rules, the torture of incarceration in a dark room, on the scantiest diet, with no opportunity for converse with one's fellow human beings, it seems to me to go beyond the requirements either of public protection or prison discipline. It has, I admit, the sanction both of law and of custom, yet I venture to assert that it is out of touch with the liberal and humane sentiments of the present day and that it is regarded now as a relic of barbarism rather than a necessary part of a twentieth century prison system. We would shrink from so confining a wild beast in the present day, yet such is our stupid acquiescence in ancient customs that we apply such modes of punishment to human beings without suffering the slightest twinge of conscience.

I do not condemn the Penal Institutions Commissioner for ordering refractory prisoners to be punished by solitary confinement, for he has merely followed the law and the precedents. It should also be remembered that he felt obliged to demand exemplary punishments in order to deal with the chaotic condition in which he found the institutions, and that any other prison official would have done the same thing under similar circumstances. For this action, sanctioned by law and by usage, he does not merit reprimand, much less discharge. Shaw's determined efforts to break up the practice of using and of trafficking in drugs at Deer Island met with stout resistance by prisoners at the island, in order to quell the resulting spirit of mutiny Mr. Shaw felt obliged to adopt stern disciplinary measures. A single extract from a letter sent to me yesterday by the secretary of the Watch and Ward Society (a copy of which letter is hereunto appended) throws a strong light on the situation which Mr. Shaw had to deal with. It says: 'Under the old régime the drug traffic made discipline very lax at the island. Under the new régime it has been, no doubt, more difficult to control the prisoners there because they have been forced to do things against their wills; hence riots and mutinies would arise. I believe the existence of mutinies and tense situations at the island is a sure indication that the drug users there are not securing the drugs they crave.' In considering the future, however, we must apply more liberal rules for the government of this institution. It is time to break with the barbarity of the past and to respond to the humanitarian spirit of the present. In my views, I insist that solitary confinement in dark cells shall cease at Deer Island. This shall be the rule while I am Mayor, and discharge will be the certain penalty for its violation by any prison official. Other penalties, less severe, must be applied for infractions of the prison rules, and in my opinion the lesser penalties will prove as effective for the maintenance of discipline. Under the new régime all the more severe penalties have proven in the past.
THE OPPORTUNITIES AND ADVANTAGES OF NEW ENGLAND.


New England is no haphazard creation. An open seam in the rocky formation of a desolate area seeps an oily substance, which leads to investigation and deep drilling. We built a town, and a town built a night, to a great industrial community developed in a year from which is marketed an enormous product, because the Creator stored one of his rich deposits in that particular locality. Coal discovered in another region changes the whole phase of the landscape. Copper, gold, silver, diamonds, all deposited in the formation of the earth, in some unknown area, to be afterwards discovered by man, combine to make natural resources upon which great communities develop, and from which enormous wealth is created.

New England spouts no oil, uncovers no gold, or precious metals, and opens up no extensive coal fields, but has relied from her foundation to the present upon the store of intensive development that the character of the early settlers brought into the community, further developed through the great influx of men and women from other nations of the world, out of which the New England character of today has been created. That character has been responsible for New England traditions and New England ideals, and bearing that responsibility the men of the present day owe it to our forebears and our descendants to play our part well in the present problem of holding all that has been gained in that past, and reaching out for all that is possible in the future.

New England has long held the great place in the nation as an educational, literary and artistic center. To dwell upon these features is to repeat the oft-told tale and yet the story loses nothing by the retelling, because it always involves new charms and new advantages.

Here were established the first institutions for higher learning two hundred years ago, and from that time until the present, each year has seen added resources upon which the educational life of the nation and even the world has been wont to draw.

From within the borders of New England have gone the great men of the United States in art, in literature, in education, in science.

In New England was born and developed practically every great modern servant of the world in the line of means for closer communication between people, such as the telephone and the developed telegraph.

Great machine products which have revolutionized industries are noted in practically all of the important manufactures that makes the clothes of the world.

The electrical devices created by the genius of a group of electrical engineers are used in practically every factory in the nation, and so on all along the line.

Financially and commercially a similar sort of leadership has marked the progress of New England and New England men. Practically every transcontinental railroad in the Atlantic to the Pacific was born in the brains of New England men and promoted by New England capital.

What of the progress at home in these times of spreading out abroad? The early settlers of New England came here to make homes without any reference to any sort of the kind of service in the creation of a new community such as animates those who develop new territory in these present times. They wished to be free to live as they pleased, to worship as they pleased, and to fraternize on their community affairs as they pleased.

Agriculture, which represents self-sufficiency, was the occupation of practically all save that side line of employment involved in securing fish from the sea for food. The percentage of those employed in agriculture represented nearly the entire working community, but agriculture meant simply self-sufficiency, and no thought was given to working out methods of trading with other communities because no other communities were available. Almost up to the time of the War of the Revolution the development of trade between the colonies and the mother country reached but very small proportions, but it is significant that in the period for which figures are available previous to the opening of the War of the Rebellion, over 50 per cent of the entire product of the colonies was represented in agriculture, and yet at the very beginning of the nineteenth century the manufacture of goods to be used for trading throughout the colonies which then represented four states of New England began to make an impression upon those who were employed in agriculture.

The early woolen and cotton mills were established over one hundred years ago, and little by little they encroached upon the agricultural life until the 50 per cent of agriculture in 1800 had become 4 per cent in 1900, while the manufactures had shifted from hardly one third the entire activities of the colonies to nearly 80 per cent.

Today New England stands as the great intensive industrial community of the entire nation. She holds within her borders 7 per cent of the nation's population, 9 per cent of the nation's wealth, produces 15 per cent of the entire nation's manufactures, and in practically all the great staples representing the use of the chief raw materials which are the basis of most of the great staples, she makes for the United States over 50 per cent of her cotton goods, 50 per cent of her boots and shoes, 60 per cent of her woolen goods, and approximately 60 per cent of her clothes, et al. In art metal goods, and a long line of metal products.

During this period which has led her to the front among the great manufac-
declined until today it represents but 2 percent of the entire agricultural product of the United States.

Her wealth is founded upon the great sections of the country in per capita wealth with an average for all New England of $1,744 to compare with the average of sixty years ago of $1,240 or $1,000. This represents a gain of more than the banking power of the city of New York, which in any other part of the country the use of the savings bank as a depositor of the great banks is the chief source of the savings of American people. Here in the savings banks of the six New England states are at present time over one hundred million dollars. Nearly four million depositors own this big amount of money, and the figures refer only to the savings banks in these six states. The per capita savings for Maine, with 250,000 depositors, account for $403. New Hampshire, with 210,000 depositors, account for $408. Vermont, with 150,000 depositors, account for $413. Massachusetts, with 2,500,000 depositors, account for $485. Rhode Island, with 140,000 depositors, account for $500. Connecticut, with 620,000 depositors, account for $498.

No better test of the soundness of the communities can be found than those of tests of savings deposits which rank New England as being in the present position of the insurance companies in the six states. Her great banks and trust companies are not to be overlooked. The banking power of New England exceeds $450 per capita against the average banking power of the country of $228 per capita.

Boston's banking power per capita is first among all the cities of the United States, and as a leader in the development of the three New England states, they represent a proud place for Boston as the center of New England's activity.

As Mayor of Boston I take pride in bringing to this gathering the record of the city of Boston as the center of New England, New England's thirst and New England industrial development. Her progress has been consistent with all that we can wish for, her leadership has not realized that we could desire, but her purpose has never faltered in making through that leadership a call for all New England to realize the improvement of the fullest possible measure of prosperity for our people.

To me has come the opportunity to do some work in connection with the serious demands upon the present time to meet the most serious problems of the moment. If our city is to do its full service, our public service is to have the best development, if Boston is to hold its place as the manufacturing center, then a must face the serious problem which confronts New England in the demand for the better development of railroad facilities. Our state has expended within the last two years over one million dollars to provide an opportunity for foreign commerce in and out of the Port of Boston, for service to all New England. A study that has been made by one of the most associated with the city shows the need of better transportation at this time for New England industries along intensive lines, and there is now a plan before the Legislature for improved trunks and important connections, so that into Boston may come the raw material which keeps the wheels in New England turning and out of Boston may go the New England finished product to the markets of the world, making a service handled more efficiently, more economically and more advantageously to the New England manufacturer and the service to be secured by the manufacturers of any other section of the country.

Of the great products which we manufacture only a portion is produced in the United States. The key to future development rests entirely in the hands of those who are on the educational ladder of the great work of extending New England influence further and further, and from the Great Lakes to the Gulf than were our ancestors when they began to make the first trails. The new rail lines, with which we real estate investors are led by the landman and the soldier of the early days to explore the unknown regions, and calls for less courage to risk fortunes and to devote the best that is in us than did those early days.

New England can hold her place as the industrial center of the nation only by asserting through a united effort the rights of New England to that place. She rejoices in this position and she will follow an intensive and successful campaign for great industrial prosperity in whatever section of the United States it may be found. She demands, however, a recognition for herself and the movement. Cooperation between all the sections of New England and coordination of the activities and services which Maine can and will lead, New Hampshire, New York, and Connecticut, will lead to a united New England out of which shall continue to be created a greater empire ever. New England has always and shall bring her richer prosperity in future years than ever the story of the past unfolds.

I am asked to talk to you tonight on the subject of "Boasting New England," with special reference to the contribution to that end that may be rendered through wise and effective advertising. The special point of this campaign at the present time is associated with the great mass of American people who spend the larger part of each summer season at one or another of the attractive resorts of the world. All of the publicity in the foreign countries on account of the war abroad makes it peculiarly opportune for the United States to emphasize the attractions of our own country.

New England has ever been the vacation resort of the United States for summer sojourn. Her mountains vie with the great peaks of foreign lands in appeal to the seeker of the charms surrounding high hills. The Atlantic shore from the Sound to the Land of Evangeline abounds in all the appeal for the Ocean canals, those who would enjoy the attractions of sandy beach, of roaring surf, of broken shore. The high hills of the Berkshire, the lofty peaks of the White Mountains, the Wonders of Old Orchard, rivers and streams, mountains and lakes, making of this section of the United States what has been termed the Switzerland of America, all combine to give us the long and far to sound the story of New England, and the appeal that New England makes to the vacationists of the entire world. These are the days when the story must be told if the people are to hear it. Men are no longer going where they will, but going where they are called, and the line has long been for New England a matter of national interest; they are no longer going into a reason to call the world to spend a month, or a season, within her borders for the rest and recreation that comes from a summer vacation.

The men have already aroused themselves to action; business men all along the line are interested; the great merchants, whether they be located in Boston or Portland, in Providence or from the present moment the time for a united appeal to make New England the mecca to which the one who would see summer enjoyment may be exchanged with satisfaction. Boston is aroused on this question and already has held several meetings in which all kinds of business activity have shown an interest, and out of which a cooperation is to be worked out and which has the strong arm of this movement. The call is not to Boston alone, rich as she is in things which people would enjoy. The call must come from all New England without jealousy, with complete confidence that whatever benefits one section will benefit all sections.

The great thing lacking here in all these movements, in which other sections of the country are so successfully, has been genuine cooperation. The South is controlled by cooperation, and results have come in startling and simple ways. You can come down from the South to the other, whether it be Florida, Georgia, Alabama, or wherever it may be, not recognized by so many. The one has been recognized that whatever helps one town helps the entire state. Here we have benefited outside the entire section, and the answer is centered South in need of cooperation among all citizens of the South for the common purposes of the South.

Repeat that here; tell the story not alone of your own city, but of its relation to the greater community of New England. Boost New England; boost New England; but this can only be done through a broad view of the situation, through that long distance which recognizes the big thing which is New England. I am not unhappy that I am here addressing a body of men made up largely of the type which we are wont to call the old-fashioned Yankee. You have a direct inheritance as a rich heritage of the ideals of your ancestry. You have a right to rejoice in that inheritance. You may well demand that it shall be kept pure, and only those in multitudes in multitudes in whose purposes are as honest and honorable as were those who originally created it. To this country have come in the last century men from all parts of the world, drawn by the blood of the early Yankee, the blood of the later Yankee. The test of character in New England never was and never can be confused with an estimate made on narrow lines. If New England looks as it has been, and must continue to be, as broad as the great ocean that stretches from our shore, as high and lofty as the mountain peaks that rise above the world, with the rolling waves of your state, deep seated as in that confidence which every loyal New Englander feels in the traditions of New England as a foundation upon which we have built what we have continued that purpose may, through the kind cooperation, continue to build the Yankee character into the new type of Yankee New England, with a confidence that those characteristics will continue to hold New England in her rightful place in the nation and the world.
After the defeat of the Boston Highway Bill in the State Senate his Honor the Mayor addressed the following open supplementary statement:

I regret exceedingly the action of the Senate in defeating House bill 1922, as the defeat of this bill removes the only practical means of providing suitable and necessary streets for the City of Boston. For the honor of the state perhaps the less said the better respecting the means employed to defeat the bill.

A week ago, and today as well, there were at least twenty-seven members of the Senate who believed firmly in the merits of the bill and who would have voted for it except for powerful influences that were brought to make them change their contemplated action. Today a number of the senators admitted privately that the wealthiest men in their cities and towns had demanded that they vote against the Boston Highway Bill and these senators felt obliged to vote against the bill although they believed it to be meritorious. Unfortunately, also, partisan politics were injected into the discussion at the last moment.

Boston still enjoys the unenviable distinction of having the most streets in any large city in the United States and of being unable to raise its tax limit for necessary purposes as every other city in the state can now do without the consent of the Legislature.

As matters now stand the various individuals and associations which opposed this bill, namely, the Boston Chamber of Commerce, the Massachusetts Real Estate Exchange, the Boston Real Estate Exchange, the Good Government Association and the Finance Commission, can be held fully accountable for the condition of the streets hereafter. Meanwhile, the public will be required to accept of street conditions which, of necessity, must daily become more unbearable and injurious to both individual and property as well as the fair name of the city itself.

The indications are that Boston, during the coming year, will be the mecca for tourists in larger numbers than in any year heretofore, and that the impression conveyed by the condition of the streets will be of such unpleasant and lasting character as to do untold injury to the city and its industries.

JAMES M. CURLEY, Mayor.
Sstoff, which circumstance gives little credit to his intelligence as a business man.

Street Laying-Out Department—increase $13,489.90. Here again the effect of increases operating for but a part of last year has come to light. The increase this year is ignored by Mr. Storrow. The street Commissioners state that the actual increases made this year amount only to $9,000, and that they are entirely due to the reasons for these increases. If Mr. Storrow will take the pains to read the explanation he may be convinced of the justice of these increases, although for political reasons he should not do so.

Wire Department—increase $6,615.92

The total pay roll allowed was $68,385.92. The Wire Commissioner stated that the Finance Committee had recommended $66,469.92. Mr. Storrow charges me with using the whole increase of $6,615.92 with an attempt to bolster my political fortunes. Yet, according to Mr. Cole, the Finance Committee had largely approved of all of this increase except $1,716. Therefore the Finance Committee must be included in the conspiracy to make me politically go down.

I have now accounted for over $318,000 total increases, and it would take too much space to attempt to account for the remaining $40,000 in detail. I want, however, to emphasize that we, as former administrations, my administration has not been liberal in pay roll allowances. Thus the city departments, excluding the police and schools, increased pay rolls from $7,771,182.08 in 1910 to $8,509,981.31 in 1913, an average of $103,474.90 a year. In my two years, 1914 and 1915, the pay rolls show an average increase of $103,671.19, the increase in 1914 over 1913 being about $45,000, and in 1915 over 1914 about $51,000. These figures can be verified by an inspection of the pay roll drafts. That the pay rolls have increased because the business is good is true, but the logic they are more guilty than I am for my allowances were moderate as compared with their requests. Of course, these gentlemen acted from proper motives in asking for increases. Mr. Storrow, should he be man enough to admit it, but his trouble is that if he does admit it he thereby acquits me of blame and for political reasons he persists in seeking to hold me responsible.

Now in these six departments already mentioned Mr. Storrow should be fair enough to admit that I shine as an economist in asking for these increases, for they asked pay roll increases amounting to $141,544.97, and I allowed only $98,619.41. Even Mr. Storrow would not on sober second thought accuse me of playing politics respecting the pay roll increases in these six departments, yet I allowed 69.7 per cent of the increases asked for these departments, while in three departments, as to which Mr. Storrow would probably accuse me of playing politics, namely, Public Works, Parks and Public Buildings, and for which increases of $209,541,773, $219,066,525, $101,474.38, or 39.9 per cent.

Mr. Storrow makes no definite criticism of the $129,407.71 pay roll increases in the Assessor's Office, the Surveillance Department, the Building Department, License and Fire, Health, Street Laying-Out and Wire Departments, nor as to the Mayor's office pay roll. His silence on these departments in view of my detailed explanations is impressive. He certainly would have made definite criticism as to these allowances if he could have found justification for such criticism. His only defense is the implied admission that he could not justly criticise these allowances.

In the remaining departments the increases amount to $150,000, of which $75,000 are for Police, Public Buildings and Public Works Departments. My explanation of the increases in these three departments is met by Mr. Storrow with no definite criticism, but only with the seeming reflection on my omission to mention the names of the individuals concerned. If it would relieve him any I will name them—Mr. Dillon, Mr. Lynch and Mr. Murphy; but it seems unnecessary, as I had supposed their names were already well known to Mr. Storrow.

If Mr. Storrow is looking for pay roll increases as an object of attack I invite him to scrutinize those made by the School Committee, particularly while he was chairman. In 1901, the School Committee pay roll drafts were $2,581,477.83. In 1902, Mr. Storrow became a member of the Board and the pay rolls increased to $2,746,166.64, an increase of $164,688.81. In 1903, while he was a member, they increased to $2,865,624.20, an increase of $119,457.56. In 1904, while he was still a member, they increased to $2,984,730.60, an increase of $119,126.40. Then in 1905, the city treasury got a respite, for Mr. Storrow was not a member of the Board in that year. The pay roll that year was $3,632,156, an increase of $657,425.71 as compared with an average increase of $134,421.26 in the three years preceding in which Mr. Storrow was a member of the Board. Then in 1906, Mr. Storrow came back on the School Board as chairman, which office he held also in the years 1907 and 1908. The pay roll in these three years increased on an average of $111,258.33, or more than double the increase in the year 1905, in which year Mr. Storrow was not a member of the Board. He should note that in the years 1901-08, inclusive, the school pay rolls increased from $2,581,477.83 to $3,373,745.29, or 30 per cent. In seven years, six of which Mr. Storrow was on the School Board, there was a 30 per cent increase in the school pay rolls, while in the much longer period, 1905-15, the pay roll increases in the City Hall departments were only 12.3 per cent. Finally, I would suggest that he compare the increases allowed by me in this year's budget with those made by him in the last year when he was chairman of the School Board. The increases in this year's budget for all city departments, exclusive of schools, is $355,540, or just under 4 per cent above the pay rolls of the preceding year, and in this increase I have reckoned the extra amounts allowed for pay rolls in the Police Department, Licensing Board and Finance Commission, although I am not responsible for them. The increased pay roll in the last year when Mr. Storrow was chairman of the School Board was $144,377, or 47.7 per cent increase over the preceding year. Therefore, I seem to shine as an economist even in comparison with Mr. Storrow.

JAMES M. CULLEY, Mayor.
STATEMENT BY THE MAYOR.

His Honor the Mayor issued the following statement upon the evening of the 8th instant:

Councilor Storrow's statement at the Twentieth Century Club was such a reckless presentation of the pay roll increase as to make me fear that we need not fear the fear of a tax increase, for the city treasurer that I am at least in very respectable company.

Take the Auditing Department next, where an increase of $8,122.13 was allowed. My fellow conspirator, the City Auditor, J. Alfred Mitchell, asked for all these increases. He stated that they were for clerks at the rate of $100 a year, and further that the maximum fixed for this grade in the office is $1,900 a year, and Mr. Mitchell assures me that this pay is not higher than that of the clerks in the same grade for the same year's work. The balance of the increase is due to new appointments made necessary by the increased work resulting from the adoption of the segregated system, the increase of $100 a year fixed by the city council, but he ignores that increase. Even that I charge me with making these increases in order to buy political support.

Take the Assessing Department, where an increase of $17,904.80 was allowed. According to Storrow, I allowed this as the mayor's office. Yet Mr. Storrow's own Council is responsible for $10,000 of this, the City Council passed an ordinance which was approved on February 10, raising the salaries of fifty first assistant assessors from $1,000 to $1,200 per year. In the Council the vote was "Yes 7, Nays 0." Mr. Storrow and Mr. Coulthurst being absent. The increase in the Assessing Department, $5,000 is on account of the passage of the legislative act under which the rate of salaries was transferred from the Police Department to the Assessing Department, though it is trifling Mr. Storrow's charges seem in view of these facts!

Next, the Election Department—increase $16,210.09. Of this, $11,940.00 is the presidential primary increase, a perfectly proper increase over last year, as there was no presidential primary the year before. Mr. Storrow should have noted this fact, but details do not worry him as he is a political artist and paints in bold strokes with a brush.

Two thousand seven hundred dollars of the balance of the increase is due to an increase of twenty-seven assistant registrars getting $1,400 a year and according to the Election Commissioners have not received an increase in the last fifteen years.

The Fire Department next increase $43,588.80. This was due principally to the operation for the whole of the present year of the 5 per cent restoration which were allowed for part of last year; in part to regular political patronage maximum schedule and to some other minor increases. The Fire Commissioner stated that the total increase only $2,767 was for other than grade increases and restoration of pay increases that new appointments are made in the Fire Department and that men must get increased pay from year to year when their salaries are increased. Yet he foolishly charges me with allowing these increases in order to buy political support.

Take the Health Department next, where an increase of $17,134.16 was allowed. The actual increase was for clerks for small amounts to persons who were not overpaid. For example, to clerks ranging from $550 to $1,100; to three doctors engaged as bacteriologists, those were advanced from $1,200 to $1,500, and to ten matrons, who were advanced from $10 to $12 a week. The Health Commissioner stated to the City Council that of the total increases approximately $3,163 was due to causes other than grade increases and restoration of pay, which were operative for only a part of last year but which if allowed will operate for the whole of the present year. Mr. Storrow certainly fired a blank cartridge so far as this department was concerned.

Next take the Mayor's office—increase $3,242.12. Mr. Storrow entirely fails to note that the expenses of the Mayor's office are to be reduced during my administration. He never gave me credit for these reductions but, why, politician that he is, he now blames me for increases. Here again he is absurdly wrong upon pay roll the Budget Commissioner with a salary of $5,500 a year and there will have to be about $1,500 more allowed a year. If the budget is reduced for the whole of the present year whereas last year the Budget Commissioner and his assistant were carried for only a short period of time. This increase is necessary because of the reduction of my budget as Mr. Storrow well knows. Yet he charges me with making these increases in order to promote my political fortunes. Today I have in hand a bill at $100 a year, one at $200 a year and one at $400 a year; all of them absolutely deserving. If Mr. Storrow were in the Mayor's office I am sure the office expenses would be very much larger.

In the Park, Public Buildings and Public Works departments the combined increases are $91,474.38, of which $70,158.22 is in the Public Works Department. In the Public Works Department the increase is due to the operation of the 5 per cent cut, which will operate for the whole of the year, but operated only for a part of last year. This is the department to which Mr. Storrow referred when characterizing blacksmiths, teamsters and similar employees as "nonproductive," which resulted in the rate of pay being reduced by almost 1/10 of all employees. Mr. Emerson of the Finance Commission has recommended that there be no reductions in wages or salaries in the Public Works Department, saying that the increase of economy or efficiency would not in his opinion be served by a reduction of salaries already in effect. He said, "To retain an employee in service at a reduced salary is to retain a disloyal and dissatisfied employee who will be of little use to the department and a disturbing element among his associates, just as he is retained." And he added that if salaries were deemed excessive the employees should in his opinion be dropped rather than reduced in compensation.

It is true to Mr. Storrow's charge upon the Public Works budget to show just who should be dropped and why, instead of voting to reduce compensation against the advice of the Finance Commission's engineer.

In the Park and Recreation Department considerable of the increase is due to the restoration of the 5 per cent cut and most of these increases apply for the whole of this year whereas they applied for only a part of last year.

In the Public Buildings Department, where the increase of over $11,000 has been allowed, $4,267 of the increase in pay of women engaged in cleaning the buildings and part of the balance is due to the opening of several new buildings. Here again the Mayor's statement of applying increases for a whole year which actually operated last year but operated only for a part of last year seems to have been ignored by Mr.
THE BOSTON HIGHWAY BILL.

His Honor the Mayor addressed the following open statement relative to the necessity of the enactment of the Boston Highway Bill upon the 17th instant:

The campaign of misrepresentation on the Boston Highway Bill has developed to such an extent as to require further comment from me.

The statement that the Chamber of Commerce has taken action on this bill is the kind of misrepresentation with which the Legislature is familiar. The proceeds of the bill before a small committee make a report, have it approved by the directors of the Chamber, and then send it to the Legislature or the City Council as the act of the Chamber of Commerce, whereas in fact, not one member in one hundred of the Chamber of Commerce knows anything about it.

The Chamber Committee on Municipal and Metropolitan Affairs decided to report against the highway bill before it gave any city official or representative a hearing on this subject. On Tuesday, May 30, while the Corporation Counsel of the city was present at a meeting of the Committee on Municipal and Metropolitan Affairs, in connection with the electric lighting contract, and was casually informed by Mr. Curley that the committee had decided to report against the Mayor's highway bill. The Corporation Counsel asked if he thought it was fair to report against it without giving the city an opportunity to be heard on the merits of the bill, and after some discussion it was agreed that the Corporation Counsel should be heard by the committee the next day, but in his opening remarks stated that he supposed it was useless to address the committee which had already made up its mind to report against the bill. The committee justified his expectation. In other words, the report is that of a committee which has prejudged the case before it had heard any city official on its merits.

It was impossible to get any favorable report out of the committee anywhere, as its chairman, Frederic H. Fay, a former city engineer, left the service because he was disgruntled and was notoriously hostile to the administration. In fact, he went out of his way to appear in the Dorchester Court on the hearing in relation to certain discharged engineers, and his testimony was given for the purpose of discrediting the administration, particularly the engineers in the Sewer Service, whom he rated as incompetent, notwithstanding that these men are technically educated, have had long experience, and are known to all fair-minded men to be competent.

Mr. Balch's relations with Mr. Boland of the Good Government Association and with members of its executive committee are so well known as to require no argument to prove his hostility to the administration, and his willingness to do everything possible to embarrass the Mayor.

The Boston Real Estate Exchange has entered the contest, and has sent a circular to its members urging each to “write to your senator to oppose House Bill No. 1922.” One statement in this circular shows the animus of the entire movement. It is, “Though the increase is ostensibly for street improvement, all experience shows that the slack will soon be taken up in increased pay roll and the streets will be no better." This statement is signed by E. R. Hynes, himself a lawyer who, if he had taken the pains to read the bill would have discovered that the entire money must be expended by contract for street reconstruction and repair, and that none of it can be diverted to increase the pay roll to any use except for the streets. How Mr. Bangs could lend himself to such a false statement of the case is almost beyond comprehension.

The Massachusetts Real Estate Exchange is continuing the opposition which it began early in the history of this bill. Its members are now busily engaged in telephoning to the members of the Senate to urge them to defeat the bill. One of the reasons for the defeat of the bill, given in the circular issued by the Massachusetts Real Estate Exchange to the Senate, is that it would be hereafter impossible to borrow the money for streets outside the debt limit if necessary, rather than to authorize any increase in taxes. What unsound advice this is, coming from a body composed of business men! The increase of indebtedness outside the debt limit has been a heavy burden on the city. In 1895 the net debt, exclusive of rapid transit debt, was $24,901,697; in 1896 it had increased $12,484,844, or over 50 per cent. By 1905 it had increased from 1885, $30,121,382, or over 120 per cent. On January 31, 1907, more than half of the indebtedness of the city that had been incurred outside the debt limit, and in 1909 a statute was passed revoking the authority to borrow outside the debt limit, and subsequently the debt situation has greatly improved. On January 31, 1916, the net debt, exclusive of rapid transit loans, was $56,294,764, or $1,543,094 less than that it was on January 31, 1916. The city is in a fair way to have this debt very greatly reduced if the school bill now pending is passed, which repeals the authority to borrow money for land and buildings for schools.

All of these gains toward sound finance the Massachusetts Real Estate Exchange would now throw away by embarking on a new policy of borrowing money for current expenses, viz., for street repairs, and borrowing outside the debt limit at that.

The attempt to show that the increasing tax rate has retarded building operations is refuted by the figures, for although the tax rate in 1915 was 50 cents higher than it was in 1911 the building operations in 1915 were $32,072,532, or nearly six million dollars more than they were in 1914. Furthermore, one thing stands out clearly—that there can be no improvement in real estate until the streets are improved. The real estate men who are opposing the highway bill are standing in the path of genuine development of real estate, in fact, they are standing in their own light.

I am making an honest attempt to procure better streets for Boston. I am hampered by the opposition of members of the Chamber of Commerce and the Real Estate Exchange, most of whom are outside of the City of Boston, and who are seeking by every possible means to prevent Boston from receiving the benefits of home rule. Boston is only asking the same privilege with respect to the highway bill that every other city in the state now has under existing law. The bill is simply an application of the home rule principle, and it is safeguarded against abuses by providing that it shall not become effective unless it is approved each year of the five years in which it is to operate, by a vote of the Mayor and City Council.

I have no doubt that the members of the Senate will appreciate the merits of this bill as the only practical means of restoring Boston's streets to good order, and I expect that the campaign of misrepresentation which has been directed against the bill will help the passage of the bill rather than to hinder it.

JAMES M. CURLEY, Mayor.
MAYOR CURLEY UPON APPROPRIATION BILL.

His Honor the Mayor issued the following statement relative to the appropriation bill upon the evening of the 18th instant:

The appropriation bill, as passed by the Council, has this day been approved by me. While it is far from perfect and will require the sending of supplementary appropriation orders to the Council, I nevertheless recognize the fact that failure to approve would entail upon many persons either in the employ of the city to whom money is due for work performed or materials furnished.

It is only to prevent great suffering on the part of city employees by further withholding of their pay that I signed the appropriation bill.

As to the so-called savings in the budget, what a flood of misrepresentation has been set loose by a majority of the Council and which Mr. Good Government Association and the Press! Their action has been heralded as a saving of over $700,000, which they say can be applied to street repairs. The total reductions in the budget on the number of employees has been reduced from $707,101.40, of which $315,953.83 is for materials, supplies and other items, including pay rolls, and $260,116.07 is for salaries.

Now it is ridiculous to assume that in a growing city where, as in the present year, the number of employees and materials has increased so rapidly, you can cut off nearly $450,000 in appropriations without materially reducing the efficiency of the public service.

There is no doubt that a considerable pay roll is due for materials, supplies, etc., will have to be restored in supplementary appropriation bills, otherwise the public work must go undone. It is true that every great injustice would be done if the whole amount of the pay roll reduction is to be permanently withheld. Many of these reductions were accomplished by reducing existing rates, and the assumption upon an arbitrary system as to the money that could be saved because of deaths, resignations and loss of time by employees. This is the so-called "slack" that the Council is said to have taken up, and the term itself is no more accurate than the calculations on which reductions on account of "slack" were made. How can it be expected that the Sanitary Division can get along with $13,972.86 less on pay roll than the amount actually expended last year? How can it be expected that the Street Cleaning Division can get along on a pay roll allowance of $9,882.73 less than the amount expended last year? I provided for an increase in the number of employees in each of these divisions in response to legitimate demands for necessary expansion of the service, but the Council who rejected the provisions for the increased number of employees in these divisions, has included material reductions below the amounts set for these divisions last year.

These criticisms show that the term "slack" applies to the pay roll, but not to the services and salaries of the employees. This city is one in which the services are increasing, and the employees are not. It is not the employees' pay rolls which have increased. While the salary of the employees has increased, the number of employees has remained the same. It is the pay roll which is not increased. It is the pay roll which is saved.

It is a singular thing that with all the hounding that was done about the pay rolls in the political departments, so-called, to which the advocates of segregation contended vociferously that the segregated budget should be applied, the lump sum principle of appropriation was applied to the pay rolls.

Thus, the pay roll appropriations were in lump sums for the Public Works Department amounting to $2,623,098.27; Fire Department $1,550,850.98, Park Department, $565,555.24; Public Buildings, $129,723.18; Penal Institutions Department, $129,400.50. The total pay rolls which were not segregated amounted to $7,761,074.98. Wonder Coun. Collins said in private and Coun. Kenny in public that they had thrown the principle of segregation out the window.

It is not the principle of segregation to the salaries of employees in the Municipal Courts and to appropriate the salaries of the judges of the Municipal Courts. What a crowing absurdity it was for a Council devoted to the principle of segregation, to appropriate the salaries of the judges in the common expense account in a lump sum.
ONE OF THE MOST INTERESTING WORKS I HAVE EVER READ IS THE STORY OF THE "RUSSIAN JEW IN THE UNITED STATES", EDITED BY CHARLES S. BERNHEIMER PH. D.

IT IS AN OLD BUT TRUE SAYING THAT THE "POOR HELP THE POOR". NOWHERE IS THIS MORE FORCIBLY ILLUSTRATED THAN IN THE NEW YORK GHETTO. IT IS A TRUTH ALMOST AXIOMATIC AMONG CHARITY WORKERS THAT THE POOR MAN USES THE LARGER CHARITABLE INSTITUTIONS AT THIS COMMAND ONLY AFTER HE HAS EXHAUSTED THE KINDNESS AND GENEROSITY OF HIS NEIGHBORS. FOR THIS REASON, IT IS DIFFICULT TO APPROXIMATE THE AMOUNT OF PHILANTHROPIC EFFORT THAT THE MORE PROSPEROUS RUSSIAN JEW IS MAKING FOR HIS LESS FORTUNATE BRETHREN.

THE GEMILATH CHASSODIM HAS BEEN IN EXISTENCE SINCE 1892. ITS OBJECT IS TO LOAN MONEY WITHOUT INTEREST IN SUMS FROM $5 TO $50, TO BE PAID OFF IN WEEKLY INSTALLMENTS TO ANY DESERVING INDIVIDUAL WHO CAN FIND A SPONSOR, OR IN OTHER WORDS, WHO CAN FIND A RESPONSIBLE ENDORSER FOR HIS NOTE. WHEN THE SOCIETY WAS ORGANIZED IT HAD A NET CAPITAL OF $80. THE SOCIETY HAS NOW A CAPITAL OF $74,184.32 according to its twelfth annual report ending December 31, 1903, and turned over its capital over four times during the year, loaning $320,740 to 13, 142 persons. Of the total amount loaned, NINETY-SEVEN PER CENT WAS REPAYED BY THE BORROWER.
ERS. THE VALUE OF SUCH A SOCIETY IN THE DIRECTION OF PREVENTIVE CHARITY CAN HARDLY BE ESTIMATED. IN THE LANGUAGE OF ONE OF THE SPEAKERS AT AN ANNUAL KEMER MEETING, THE GEMILATH CHASSODIM MAY BE LIKENEDED TO A DISPENSARY AND THE UNITED HEBREW CHARITIES TO A HOSPITAL. IN THE FORMER, MILD CASES NOT YET REQUIRING HEROIC SURGICAL OR MEDICAL INTERFERENCE MAY RECEIVE ATTENTION. HERE, HOWEVER, THE SIMILAR END; THE DISPENSARY IS INTENDED ESSENTIALLY FOR THE POOR MAN WHO HAS NO OTHER MEANS OF RECEIVING MEDICAL ASSISTANCE.

THE FREE LOAN ASSOCIATION, BY THE REQUIREMENTS OF ITS CONSTITUTION, BARS THE WORTHY POOR MAN WHO CANNOT FIND ENDORSERS AND COMPELS HIM TO APPLY TO THE UNITED-HEBREW CHARITIES FOR THE RELIEF WHICH HE NEEDS.

THIS CAMPAIGN TO RAISE A FUND OF $50,000 TO BE USED IN EDUCATING OUR WORKING CLASSES TO THE BENEFITS OF COOPERATIVE CREDIT. THROUGH THE FORMATION OF CREDIT UNIONS, SHOULD COMMEND ITSELF TO ALL GOOD CITIZENS. THE SUCCESS OF THE CAMPAIGN IS OF IMPORTANCE TO ALL CLASSES OF THE COMMUNITY, TO THE EMPLOYER OF LABOR BECAUSE IT WILL POINT THE WAY TO ASSISTING IN THE UPRISING OF THE CHARACTER OF HIS EMPLOYEES: TO THE EMPLOYEES BECAUSE MEMBERSHIP IN THESE UNIONS WILL GIVE THEM A KNOWLEDGE OF THE BENEFITS OF COOPERATION, THE ECONOMY OF PURCHASING FOR CASH, AND THE FOLLY OF CREDIT AND EXTRAVAGANCE. IT WILL GIVE THEM PERSONAL INDEPENDENCE, SHOWING THEM HOW THEY MAY BENEFIT THEMSELVES. THESE
ARE BUT A FEW OF THE RESULTANT BENEFITS OF THE FORMATION OF THESE UNIONS. THEY ARE HELPFUL IN SO MANY WAYS AND FROM SO MANY ANGLES THAT IT IS IMPOSSIBLE TO ENUMERATE THEM ALL.

MANY OF YOU HERE ARE LARGE EMPLOYERS OF LABOR. ALL OF YOU, I AM SURE, WOULD BE GLAD TO HELP ANY OF YOUR DESERVING EMPLOYEES UNEXPECTEDLY STRICKEN WITH SOME UNUSUAL FINANCIAL EXPENSE. BUT HOW MANY OF YOUR EMPLOYEES ARE SURE THAT THIS WOULD BE YOUR ATTITUDE IN SUCH AN EMERGENCY, AND HOW MANY OF THEM WOULD ASK YOU FOR ASSISTANCE IN NEED. IT IS ALWAYS THE BEST MAN WHO BEARS HIS BURDENS IN SILENCE AND REFRAINS FROM ASKING ASSISTANCE OF HIS EMPLOYER. HE FEELS THAT SUCH A REQUEST WOULD BE ASKING FOR CHARITY.

FIFTY YEARS AGO THE SITUATION WAS DIFFERENT. THE EMPLOYERS KNEW THEIR MEN INTIMATELY: THE RELATIONS BETWEEN EMPLOYER AND EMPLOYEE WERE FUNDAMENTALLY DIFFERENT FROM TODAY. OUR PRESENT INDUSTRIAL UNITS ARE SO LARGE THAT PERSONAL ACQUAINTANCE BETWEEN EMPLOYER AND EMPLOYEE IS NOW OF RARE OCCURRENCE.

WHAT INSTITUTIONS HAVE WE TO SUPPLY THE NEEDS OF THE HONEST WORKING MAN IN A FINANCIAL EMERGENCY? AND SUCH EMERGENCIES ARE JUST AS SURE TO CONFRONT THE HONEST MECHANIC AND LABORER AS THE HONEST BUSINESS MAN. THE MERCHANT CAN DISCOUNT HIS REPUTATION FOR INTEGRITY AND BUSINESS ABILITY AT THE BANK FOR CASH; NOT SO THE WORKING MAN; THOUGH HE HAS WORKED A QUARTER OF A CENTURY FOR ONE CONCERN WITHOUT LOSING A DAY,
Though he be the backbone of his yard or shop, it counts for nothing at the bank, and he may approach his employer for a loan only as an object of charity.

I fancy you would all agree that a banking system that furnished no possibility of assistance to a reputable business man in a temporary emergency was a menace to the country; and yet, though everyone agrees that the welfare of the country depends upon the happiness and prosperity of the laboring class, no agency has, until these credit unions came into existence, been provided whereby an honest, industrious working man could as a matter of business and not of charity discount his past good conduct and capitalize his honesty and obtain credit thereon. He has been left to the unmerciful clutches of the loan-sharks and untold misery and suffering has been the result.

This condition is not local; it is found all over the country, and strange to say, the evil has been greatest among the better paid classes. Victims of the loan-sharks have been followed from one end of the country to the other. A typical case is that of the telegraph operators, many of whom have been the victims of the loan-sharks. They have in the past, because of the persecutions of the sharks, found it necessary to move from city to city and it was customary to report their removals in their trade journal. Through the columns of this journal the loan-sharks were able to follow their victims from
CITY TO CITY, AND AS THIS WAS DISCOVERED A CUSTOM
GREW UP OF REQUESTING THE EDITORS NOT TO REPORT
THEIR NAMES. IT WAS KNOWN AS THE "KEEP-OUT"
LIST. TWO OR THREE YEARS AGO A CREDIT UNION WAS
FORMED AMONG THE EMPLOYEES OF THE POSTAL TELE-
GRAPH COMPANY AND THE GENERAL MANAGER IS AUTHO-
RITY FOR THE STATEMENT THAT IT HAS WORKED WONDERS
IN THE MORALE OF HIS FORCE. THE TELEGRAPHERS
ARE NO LONGER HOUNDED FROM CITY TO CITY; THEY
REMAIN CONSTANT IN THEIR EMPLOYMENT. THERE IS
NO LONGER ANY FEAR OF THE LOAN SHARK, A MAN
WHO HAS AN HONEST OCCASION TO BORROW MONEY IS
ACCOMODATED AT LOW RATES OF INTEREST.

THE BIRTH OF THE CITY EMPLOYEES' CREDIT
UNION IS DUE TO A COMPLAINT MADE TO ME BY AN
ITALIAN LABORER, THE FATHER OF NINE LIVING
CHILDREN, WHO CAME TO THE OFFICE AND COMPLAINED
THAT HE COULD NOT GET HIS WAGES BECAUSE A MONEY
LENDER HAD RECORDED AN ASSIGNMENT OF WAGES
AGAINST HIM. UPON INVESTIGATION IT WAS FOUND
THAT THIS MAN, WHOSE SALARY WAS $15 A WEEK,
OWED A MONEY LENDER $40.; THAT HE HAD PAID AS
INTEREST MORE THAN THE AMOUNT BORROWED AND STILL
OWED THE PRINCIPAL; THAT BECAUSE HE HAD FAILED
TO MAKE HIS WEEKLY PAYMENT AN ASSIGNMENT OF
WAGES HAD BEEN RECORDED AGAINST HIM IN THE
TREASURER'S OFFICE, THEREBY HOLDING UP HIS PAY.
THE LENDER REFUSED TO TAKE OFF THE ASSIGNMENT
UNLESS $6. OR $7. WAS PAID ON ACCOUNT OF THE
CLAIMS ALLEGED TO BE DUE. THIS WOULD NOT HAVE
LEFT THE MAN ENOUGH TO SUPPORT HIS LARGE FAMILY.

THERE HAD BEEN SEVERAL COMPLAINTS MADE TO ME ABOUT THE ACTIVITIES OF THE LOAN SHARKS IN CITY HALL, AND I KNEW THAT PREVIOUS ADMINISTRATIONS HAD BEEN CONFRONTED WITH THE SAME PROBLEM AND THAT NO SOLUTION HAD BEEN FOUND FOR THE SITUATION.


I ORDERED THE CITY TREASURER NOT TO RECOG-
HIZE THE DECLARATIONS OF TRUST, SO-CALLED, OF XX
WHICH ABOUT ONE HUNDRED TWENTY FIVE WERE FILED
EACH WEEK. THIS WAS DONE AND NO CLAIM HAS EVER
BEEN MADE AND NO SUIT HAS EVER BEEN BROUGHT TO
ESTABLISH THEIR LEGALITY.

I ORDERED A COMPLAINT FILED WITH THE SUPER-
VISOR OF LOAN AGENCIES AGAINST TWO LICENSED
LENDERS AND THEIR LICENSES WERE REVOKE.

IT BECAME APPARENT, HOWEVER, THAT THIS
WOULD NOT CURE THE EVIL. BY INTERPRETATION OF
THE 1911 STATUTE THE LENDERS WERE LEGALLY
CHARGING FROM 120% TO 180% A YEAR INTEREST ON
SMALL LOANS. IT WAS CLEAR THAT THE ONLY WAY
TO REMEDY THE SITUATION WAS TO HAVE LEGISLATION
ENACTED RESTRICTING THE RATES OF INTEREST ON
SMALL LOANS. IT WAS NECESSARY ALSO THAT THE
LAW IN RELATION TO THE ASSIGNMENT OF WAGES SHOULD
BE CHANGED.

WE FOUND THAT OUR PENSIONERS WERE ASSIGN-
ing THEIR WAGES AND THAT THE MONEY WHICH THE
STATE HAD DECREED SHOULD BE PAID THEM FROM MONTH
TO MONTH TO TAKE CARE OF THEM IN THEIR OLD AGE
AND SUPPLY THEM WITH THE NECESSITIES OF LIFE HAD
BEEN MORTGAGED TO THE LENDERS. TO CORRECT THIS
SITUATION I PETITIONED THE LEGISLATURE TO ENACT
A LAW PROHIBITING THE ASSIGNMENT OR PLEDGE OF
ANY PENSION GRANTED BY A STATE, CITY OR TOWN.
THIS LEGISLATION HAS BEEN ENACTED.

IN ADDITION, THE LAW DEPARTMENT, AT MY
DIRECTION, SUPPORTED THE BILLS TO LIMIT THE
RATE OF INTEREST ON SMALL LOANS AND TO CHANGE
THE LAW REGULATING THE ASSIGNMENT OF WAGES.
ABOUT TWO WEEKS AGO THE GOVERNOR AFFIXED HIS SIGNATURE TO THE BILL PROVIDING THAT NO MAN COULD ASSIGN MORE THAN 25% OF HIS WEEKLY EARNINGS, AND IF HE WAS A MARRIED MAN HE COULD NOT ASSIGN ANY OF HIS WAGES WITHOUT THE WRITTEN ASSENT OF HIS WIFE. ON TUESDAY OF LAST WEEK THE GOVERNOR AFFIXED HIS SIGNATURE TO A LAW PROVIDING THAT THE MAXIMUM AMOUNT OF INTEREST AND EXPENSES ON LOANS UNDER $300. SHALL NOT IN ANY EVENT EXCEED 3% A MONTH.

I BELIEVE THAT THESE LAWS WILL BE OF GREAT BENEFIT TO THE STATE. IT IS NECESSARY THAT THE FAMILIES OF THE WORKING MEN BE PROTECTED, THAT THEY BE NOT PERMITTED TO MORTGAGE THEIR FUTURE EARNINGS. IT IS OF GREAT INTEREST ALSO TO THE EMPLOYERS THAT SUCH SHOULD BE THE LAW. ALL A WORKING MAN HAS ARE THE EARNINGS OF HIS HANDS. IF HE ASSIGN AWAY HIS FUTURE EARNINGS HE BECOMES A SLAVE. "THE DAY THAT MAKES A MAN A SLAVE TAKES HALF HIS WORTH AWAY."

THE CITY EMPLOYEES’ CREDIT UNION IS VERY LARGELY RESPONSIBLE FOR THE ENACTMENT OF THESE GREAT REFORMS. HAD IT NOT BEEN ORGANIZED WE WOULD NOT HAVE KNOWN THE TRUE SITUATION. HAD IT NOT BEEN ORGANIZED THERE WOULD HAVE BEEN NO ANSWER TO THE TIME-WORN ARGUMENT OF THE LOAN SHARKS THAT THEY WERE A NECESSARY ELEMENT IN THE COMMUNITY BECAUSE WHERE ELSE COULD THE WORKING MAN GO IN TIME OF NEED TO OBTAIN A LOAN? THIS HAS BEEN THEIR GREAT ARGUMENT, AND IT HAS BEEN AN EVERLASTING DISGRACE TO THE COMMUNITIES OF THIS COUNTRY THAT NO AGENCY WAS
PROVIDED TO SUPPLY A WORKING MAN WITH FINANCIAL
ASSISTANCE IN TIME OF PROPER NEED.

THE CITY EMPLOYEES' CREDIT UNION, THOUGH
IT HAS BEEN IN EXISTENCE ONLY SEVEN OR EIGHT MONTHS, HAS ALREADY DEMONSTRATED ITS GREAT USEFULNESS TO THE EMPLOYEES. IT HAS LOANED TO CITY EMPLOYEES NEARLY $10,000. IN CASES WHERE THE EMPLOYEES HAVE DEMONSTRATED THAT IT WAS PROPER AND BENEFICIAL THAT THE LOAN SHOULD BE GRANTED. THE OFFICERS OF THE UNION TELL ME THAT MANY EXTREME CASES HAVE BEEN RELIEVED, AND THAT THE WIVES OF THE MEN PARTICULARLY ARE VERY LOUD IN THEIR PRAISES OF THE INSTITUTION. I BELIEVE THAT THE UNION WILL GREATLY IMPROVE THE EFFICIENCY OF THE CITY SERVICE.

IT IS APPARENT THAT IF AN EMPLOYEE IS WORRYING ABOUT UNUSUAL BILLS AND IS OBLIGED TO GO TO AN UNFRIENDLY AGENCY TO OBTAIN A LOAN AND IS CHARGED A VERY HIGH RATE OF INTEREST FOR IT, THAT HIS USEFULNESS TO THE CITY IS LARGELY DIMINISHED.

THE MEMBERS OF THE MASSACHUSETTS CREDIT UNION ARE ENTITLED TO THE THANKS OF THE COMMUNITY FOR THEIR HARD, AND AS YET UNAPPRECIATED, WORK IN THE FORMATION OF THESE UNIONS.

SEE WHAT SIMILAR INSTITUTIONS HAVE ACCOMPLISHED IN THE COUNTRIES OF EUROPE. IN GERMANY, RAFFEISSEN IN 1846, HIS HEART SADDENED BY THE POVERTY OF HIS COUNTRYMEN, DUE TO THE EXTORTIONS OF THE USURERS, STARTED THE FIRST COOPERATIVE BANK, IN A LITTLE COUNTRY TOWN IN GERMANY. THE
SCHMID WAS FROWNED ON. IT WAS BELIEVED IT WOULD NOT WORK. BUT FOUR OR FIVE YEARS WROUGHT A GREAT CHANGE IN THE COMMUNITY. THE USURERS HAD LEFT AND THE NEIGHBORING TOWNS BEGAN TO FORM SIMILAR INSTITUTIONS. TODAY THE PROSPERITY OF THE RURAL COMMUNITIES OF GERMANY IS SAID BY ALL AUTHORITIES TO BE DUE TO THESE RAIFFEISSEN COOPERATIVE BANKS WHICH HAVE SPREAD ALL OVER THE LAND, SO THAT THERE ARE NOW MORE THAN FIFTY FIVE THOUSAND OF THEM. THEY HAVE BEEN UNIFORMLY SUCCESSFUL AND TODAY RAIFFEISSEN IS KNOWN IN GERMANY AS THE PATRON SAINT OF AGRICULTURE AND ANNUAL PILGRIMAGES ARE MADE TO HIS NATIVE TOWN.

IN ITALY, LUIGI LUZZATTI, A PROMINENT JEWISH NOBLEMAN OF WEALTHY FAMILY, AFTER AN EXHAUSTIVE EXAMINATION OF THE RAIFFEISSEN BANKS OF GERMANY, BELIEVING THAT THE ITALIAN PEOPLE NEEDED SUCH INSTITUTIONS TO RELIEVE THEM FROM THE GRASP OF THE USURERS, STARTED, IN 1866, THE "PEOPLE'S BANK OF MILAN." IT WAS A VERY HUMBLE BEGINNING. HE SAT DOWN-BEHIND A TABLE ON THE SIDEWALK OF ONE OF THE PRINCIPAL STREETS AND AMIDST THE JEERS OF HIS FRIENDS COMMENCED TO DO A BANKING BUSINESS WITH THE CAPITAL OF $140.

IN 1910 THE PEOPLE'S BANK OF MILAN HAD 25,000 MEMBERS, ITS CAPITAL WAS $2,000,000; ITS DEPOSIT $35,000,000. AND ITS TURN-OVER $535,000,000.

IT WAS HOUSED IN A PALATIAL BUILDING WITH A LARGE OFFICE FORCE OF MORE THAN A HUNDRED PEOPLE.
This is the wonder that Luzzatti worked in less than fifty years. The prosperity of the Italian farmer is well known today. The authorities on rural banking give Luzzatti the entire credit for the success of this movement.

Cooperative societies in Ireland have banished the "Gombeen man." And so through all the countries of Europe, these cooperative societies have flourished and been of enormous benefit to the community.

On this side of the continent, Alphonse Desjardins, one of the leading citizens of Canada, in the year 1900, formed the first people's bank in the town of Levi, Quebec, a farming community of about 7,000 people. The start was discouraging. His first collection amounted to less than $30. Yet in the fifteen years that have passed this little society has loaned to its members over three quarters of a million of dollars without the loss of a cent.

The United States has been very slow indeed to recognize the value of these institutions and the necessity of providing cooperative credit both for the farmer and for the mechanic. The Democratic National administration is pledged to reform in this matter. Recent debates in Congress have disclosed the fact that our national banks in parts of the South and Southwest have been charging farmers 40% to 45% on their loans. This indeed cripples the prosperity of the country. Congress has before it several bills for the
FORMATION OF RURAL CREDIT BANKS ON A COOPERATIVE BASIS. THESE UNDOUBTEDLY WILL BE OF GREAT ASSISTANCE TO THE FARMERS OF THE COUNTRY, BUT APART FROM THE ACTIVITIES OF THE MASSACHUSETTS CREDIT UNION AND OF THE MEN THAT COMPOSE ITS MEMBERSHIP, NOTHING HAS BEEN DONE TO PROVIDE AN AGENCY WHEREBY THE HONEST WORKMAN OR MECHANIC CAN CAPITALIZE HIS HONESTY AND OBTAIN A LOAN AT SMALL RATES OF INTEREST IN TIME OF NEED.

APART FROM YOUR ACTIVITIES, GENTLEMEN, THE LOAN SHARK HAS BEEN ALLOWED TO GO HIS WAY UNMOLESTED. I SINCERELY TRUST THAT YOUR CAMPAIGN WILL BE SUCCESSFUL. I AM SURE IT WILL BE BECAUSE IT IS DIFFICULT TO CONCEIVE A MORE WORTHY OBJECT THAN THE EDUCATION OF OUR WORKING CLASSES TO THE BENEFITS OF COOPERATIVE CREDIT. THESE CREDIT UNIONS WILL TEACH THEIR MEMBERS THE DOCTRINE OF LAISSEZ-FAIRE. TOO OFTEN THINGS ARE DONE AS A MATTER OF CHARITY, WHICH MAKE OUR WORKING MEN DEPENDENT. THESE UNIONS WILL HAVE EXACTLY THE OPPOSITE EFFECT. THEY WILL TEACH THRIFT AND INDEPENDENCE.
One of the most interesting works I have ever read is the story of "The Russian Jew in the United States," edited by Charles S. S. Universe. It is old but true saying that the poor help the poor. Nowhere is this more forcibly illustrated than in the New York City. The Jewish emigrant has always been active for justice and equality. It is only natural that the poor man uses the larger charitable institutions at his command only after he has exhausted the kindness and generosity of his own people. For the poor it is difficult to approximate the amount of philanthropic effort that the more prosperous Jew is making for his less fortunate brother.

The Ladies' Aid Society of the Jewish Orphan Asylum in New York City, which has been in existence since 1892, is their object to loan money without interest in sums from $5 to $50 to be paid off in weekly installments to any deserving individual who can find a sponsor, or in other words, who can find a responsible inquirer for his note. The society was organized in 1892, but the capital of $10,000 contributed by a number of worth-while citizens at the annual meeting, the Fifth Annual Meeting, the Gemiliad Society may be likened to a dispensary and the Hebrew Charities to a hospital. In the dispensary, the patient is examined before being allowed to receive medical advice. In the hospital, the patient is examined before being allowed to receive medical care. The First National Bank, by the requirements of its constitution, bars the worthy poor man who cannot find inquirers and compels him to apply to the United-Hebrew Charities for the relief which he needs.

This campaign to raise a fund of $50,000 to be used in educating our working classes in the benefits of cooperative credit, through the formation of credit unions, should commend itself to all good citizens. The success of the campaign is of importance to all classes of the community for the employer of labor because it will point the way to assisting in the upbuilding of the character of his employee. To the employees because membership in these unions will give them a knowledge of the benefits of cooperation, the economy of purchasing for cash and the folly of credit and extravagance. It will give them pride in their labor, and they may help themselves. These are but a few of the resulting benefits of the formation of these unions. They are helpful in innumerable ways, and to many minds it is impossible to enumerate them all.

Many of you here are large employers of labor. All of you, I am sure, would be glad to help to save your deserving employees, unexpectedly stricken with some unusual financial expense—but how many of your employees are sure that this would be your attitude in time of emergency? Very many of them would ask you for assistance in need. It is always the best man who bears his burdens in silence and refrains from asking assistance of his employer. He feels that such a request would be beneath his dignity. Fifty years ago the situation was different, the employers knew their men intimately; the relation between employer and employee was fundamentally different. Our present industrial units are so large that personal acquaintance between employer and employee is now of rare occurrence.

What are we to do to supply the needs of the honest working man in a financial emergency? And such emergencies are just as sure to confront the honest mechanic and report their homes. The merchant can discount his reputation for integrity and business ability at the bank for cash; not so the working man; though he has a quarter of a year or longer time to use the amount loaned, 97 cent per month is repaid by the borrowers. The value of such a society in the direction of preventive charity can hardly be estimated. By the care of his sick, the support of his aged parents and inquirers at an annual meeting, the Jew will not he the backbone of his yard or shop, it counts for nothing at the bank, and he may approach his employer for a loan only as an object of charity.

I fancy you would all agree that a bank system that furnished no possibility of assistance to a reputable business man in a financial emergency was a menace to the country, and yet, though everyone agrees that the welfare of the country depends upon the happiness and prosperity of the working class, no agency has, until these credit unions came into existence, been provided whereby an honest, industrious working man could as a matter of business and not of charity, discount his good conduct and capitalize his honesty and obtain credit thereon. He has been left to the merciful clutches of the loan sharks and untold misery and suffering has been the result.

This condition is not local; it is found all over the country, and strange to say, the evil has been greatest among the better paid classes. Victims of the loan sharks have been followed from one end of the country to the other. A typical case is that of the telegraph operators, a large portion of whom are victims of the loan sharks. They have in the past, because of the persecutions of the sharks, found it necessary to move from city to city and it was customary for them to remove their names from their trade journals. Through the columns of this journal the loan sharks have been able to follow their victims from city to city, and as this was the custom, the operators have had difficulty in getting the editors to report their names. It was known as the "keep out" list. Two or three years ago a credit union was formed among the employees of the Postal Telegraph Company, and the general manager is authority for the statement that it has worked wonders in the morals of his force. The telegraphers have moved from city to city; they remain constant in their employment. There is no longer any fear of the loan shark. A man who has an honest occasion to borrow money is accommodated at low rates of interest.

The birth of the City Employees' Credit Union is due to a complaint made to me by an Italian laborer, the father of nine living children, who came to the office and complained that he could not get his wages because a money-lender had recorded an assignment of wages against him. Upon investigation it was found that this man, whose salary was $15 a week, owed a money-lender only that he had paid an interest for the amount borrowed and still owed the principal; that because he had failed to make his weekly payment an assignment of wages had been recorded against him in the treasurer's office, thereby holding up his pay. The lender refused to take back the assignment unless $5 or $7 was paid on account of the claim alleged to be due. This would not leave the man enough to support his large family.

There had been several complaints made to me of the activities of the loan sharks in City Hall, and I knew that previous administrations had been confronted with the same problem and that no solution had been found for the situation.

Some time previous to this occurrence the officers of the Massachusetts Credit Union, Mr. Vornberg and Mr. Mitchell among them, had invited me to luncheon and told me of the objects of the Massachusetts Credit Union. The visit of this Italian brought back to my mind all the claims which they made as to the benefits of the formation of credit unions for employees. I ordered the Law Department to make an investigation of the entire situation, and the Credit Union was formed. As a result of the formation of the Credit Union activities of the money lenders in City Hall were completely revealed. It was found that they were operating illegally and by an evasion of the stringent regulations of the State Act had defeated absolutely the purposes of the law.

The lenders were charging the greatest rates permitted by law for no reason, knowing that they took absolutely no risk in advancing the money to these men as by their devices they were enabled to absolutely tie up the men's wages without pay.

I ordered the City Treasurer not to recognize the Declarations of Trust, so-called, of which about one hundred twenty-five were on the books. This was done, no claim has ever been made and no suit has ever been brought to establish their legality.

I ordered a complaint filed with the Superintendent of Banks against two licensed lenders and their licenses were revoked.

It became apparent, however, that this would not cure the evil. By interpretation of the 1911 statute the lenders were legally charging from 120 per cent to 180 per cent a year interest on small loans. It was clear that the only way to remove the evil was to have legislation enacted restricting the rate of interest on small loans. It was necessary also that the law in relation to the assignment of wages be changed.

To remove our pensioners were assigning their wages and that the money which the State had decreed should be paid from month to month to take care of old age and supply them with the necessities of life had been mortgaged to the lenders. To correct this situation I petitioned the Legislature to enable a loan assignment or pledge of any pension granted by a state, city or town. This legislation has been enacted.

In addition, the Law Department at my direction supported the bills to limit the rate of interest on small loans and to change the law regulating the assignment of wages. About two weeks ago the Governor signed his signature to
In Italy, Luigi Lussatti, a prominent Jewish nobleman of wealthy family, after an exhausting struggle against the Waffesien banks of Germany, believing that the Italian people needed such institutions to relieve them from the grasp of the usurers, started, in 1866, the "People's Bank of Milan," which was a very humble beginning. He sat down behind a table on the sidewalk of one of the principal streets and amidst the jeers of his friends commenced to do a banking business by lending capital of $140. In 1910 the People's Bank of Milan had 25,000 members, its capital was $2,000,000, its deposit $35,000,000, and its turnover $55,000,000. It was housed in a palatial building with a large office force of more than a hundred people. This is the wonder that Lussatti worked in less than fifty years. The prosperity of the Italian farmer is well known today. The authorities on rural banking give Lussatti the entire credit for the success of this movement.

Cooperative societies in Ireland have banished the "gobmen man," and through all the countries of Europe, these cooperative societies have flourished and been of enormous benefit to the community.

On this side of the continent, Alphonse Desjardins, one of the leading citizens of Canada, in the year 1900 formed the first People's Bank in the town of Levis, Quebec, a farming community of about 7,000 people. The stock was disappointing. His first collection amounted to less than $10. Yet, in the fifteen years that have passed this little society has loaned to its members over three quarters of a million of dollars without the loss of a cent.

The United States has been very slow indeed to recognize the value of these institutions and the necessity of providing cooperative credit both for the farmer and for the mechanic. The Democratic National Administration is pledged to reform in this matter. Recent debates in Congress have disclosed the fact that our national banks in parts of the South and Southwest have been charging farmers 40 per cent to 45 per cent on their loans. This indeed cripples the prosperity of the country. Congress has passed several bills for the formation of rural credit banks on a cooperative basis. These undoubtedly will be of great assistance to the farmers of the country, but apart from the activities of the Massachusetts Credit Union and of the men that compose its membership, nothing has been done to provide an agency whereby the honest workman or mechanic can capitalize his honesty and obtain a loan at small rates of interest at time of need.

Apart from your activities, gentlemen, the loan shark has been allowed to go his way unmolested. I sincerely trust that your campaign will be successful. Be sure it will be, because it is difficult to conceive a more worthy object than the education of our working classes to the benefits of cooperative credit. These credit unions will teach their members the doctrine of "laissés faire." Too often things are done as a matter of charity, which make our workingmen dependent. These unions will have exactly the opposite effect. They will teach thrift and independence.

The City Employees' Credit Union is very largely responsible for the enactment of these great reforms. Had it not been for the organizing, the credit union would not have known the true situation. Had it not been organized there would have been no answer to the time-worn argument of the loan sharks that they were a necessary element in the community because where else could the workingman go in time of need to obtain a loan? This has been their great argument, and it has been an everlasting disgrace to the communities of this country that no agency was provided to supply a working man with financial assistance in time of proper need.

The City Employees' Credit Union, though it has been in existence only seven or eight months, has already demonstrated its great usefulness to the employees. It has loaned to city employees nearly $10,000 in cases where the employees have demonstrated that it was proper and beneficial that the loan should be granted. The officers of the Union tell me that many extreme cases have been relieved, and that the wives of the men, particularly, are very loud in their praises of the institution. I believe that the Union will greatly improve the efficiency of the city service.

It is apparent that if an employee is worrying about unusual bills and is obliged to go to an unfriendly agency to obtain a loan and is charged a very high rate of interest for it, that his usefulness to the city is largely diminished.

The members of the Massachusetts Credit Union are entitled to the thanks of the community for their hard, and as yet unappreciated, work in the formation of these unions.

See what similar institutions have accomplished in the countries of Europe. In Germany, Waffesien in 1849, his heart sunk by the poverty of his countrymen, due to the exactions of the usurers, started the first cooperative bank, in a little country town in Germany. The scheme was frowned on. It was believed it would not work. But four or five years wrought a great change in the community. The usurers had left and the neighboring towns began to form similar institutions. Today the prosperity of these rural communities of Germany is due to these cooperative banks which have all authorities to be due to these
In every portion of the civilized world over which to-day floats the flag of our common country, men, women and children assemble to pay their mere of tribute and respect to dear ones departed. On this day there ceases to be in the United States of America, a North or South, East or West, and a united people join in expressing thanks to God for the great bounty of peace. And it is fitting on an occasion of this character that America, while in the full enjoyment and blessings of liberty and peace, should send forth a prayer to the Almighty God in his mercy may speedily extend the blessings which are to-day enjoyed by us to the misguided and benighted nations of Europe, to-day engaged in murdering and destroying one another. It is fitting that Memorial Day be set apart in the early Spring, for it is at this season of the year that God's harbingers of Spring, the sweet flowers, are fairest and on accompaniment of fond recollection and tender memories.

It is our pleasant duty on this occasion to honor the memory of those brave men, through
whose loyalty to citizenship and devotion to the
principles of our common country, made possible
the blessings which to-day are our common
heritage.

As a nation we have been particularly and
peculiarly favored by Divine Providence, in that
there has never been a great crisis in the life of
our country without a great leader. And while we
are duly appreciative of the splendid service of
great men, we should not be unmindful of the
source responsible for these great men, and should
devoutly give thanks to the Almighty God. When
we were weakest as a nation, God furnished us a
Washington to lead, a Jefferson to direct and a
Franklin to guide. These mighty geniuses of the
past, in eight short years of the nation's life
moved forward by leaps and bounds, or cycle of
human progress. God furnished not only us, but
the world, a guide which time strengthens, and
which neither public clamor or false logic can
disperse or destroy. The Declaration of Independe-
cence and Constitution of the United States, the
bulwark of our liberties, and a light that beckons
in the struggling masses of the world to a
brighter day and a better condition.

The salvation of America in every
generation has been the principles of equality
of opportunity as enunciated by that advice,
and cemented by their blood through the eight
weary years of the Revolution.
It was the same spirit of devotion to this principle that marked the ready response when the call was issued from '61 to '65, and whose resounding echo was marked by the tramp, tramp, tramp, from every hamlet and village in the entire North. It was this crucial time in the nation's life that gave to America a Lincoln, and to the world the greatest champion of human rights that the past or future centuries will know, the furrowed old man of the White House. Through whose mighty achievements shackles were stricken from a race of people, the Union was preserved, and the blessings of peace and prosperity made possible.

At the close of the Civil War a marked era of re-newed prosperity was in the land, but the old wounds were still fresh and the amensities still maintained, and a canker of deep seated hatred nurtured through four years of strife still ate deep at the hearts of mothers, North and South, whose husband or sons had been sacrificed in the frightful internecine struggle. When on a peaceful day in Havanna Harbor an American war vessel, The Maine, was blown up with the loss of many useful lives, all amenities and hatred vanished, to be re-placed by the spirit of patriotism and love of country, which recognized neither blue or gray, North or South, race, creed, or color, recognized but one thing, love of country, devotion to principle and loyalty to flag.
The Spanish-American war did more than extend protection to the population of Cuba and the Phillipines. It furnished the alloy necessary to cement together into one mighty whole the entire American people. What a spectacle was furnished when the call for volunteers was issued. Men who had fought under Robert E. Lee with the men who had fought under Grant, in proclaiming to the world

"My country 'tis of thee

Sweet land of Liberty."

Massachusetts has ever been a leader in the march of human progress, and the loyalty and patriotism of our sons has been unflagging. The Ninth Regiment of our day have indeed proven worthy of their great forebears, and were the opportunity for service and sacrifice as marked in the Spanish American War as during the Civil War, their record of valorous achievements would unquestionably measure up to the established by those who have made luminous the pages of American history.

The name of Frederick B. Bogan is one to conjure with, and his reply to Surgeon Devine who protested against his going to the front with the Regiment because of his wasted physical condition is worthy of a place in our public school history in Massachusetts. It was not necessary that Colonel Bogan sacrifice his life to prove his devotion to flag and country, since his splendid record in our State Militia, which he
entered in 1866 and in which he served for a period of 32 years or until the War broke out was in itself sufficient evidence of unselfish devotion to entitle him to the privileges of home in the hour of strife and the blessings of peace at the time of war. Mark well his words in reply to the Surgeon who protested his serving.

"No Doctor, I am no better than my men. If they are called upon to face suffering I must share it with them. With them I go, wherever they may be ordered, although it cost my life."

Scripture says greater love had no man, that he gave up his life for a friend. What shall we say of this servant, champion of liberty, whose life was sacrificed for the benefit of those whom he had never met and whose friendship he had never been privileged to know? His was the unselfish devotion, the spirit of brotherhood, the absence of which to-day in the world, is responsible for bloodshed, suffering and misery.

None of us are privileged to peer through the veil that obscures the future. None of us are privileged to know when, even despite the splendid statesmanship and magnificent leadership of our present great leader in America, Woodrow Wilson, the tocsin will sound, the call to arms be issued, and the lads again reverberate with the footfalls of marching thousands. God grant that if that day does come, the same devotion to duty and love of country that marked the career of Colonel Frederick B. Bogan and his gallant
The men of the Ninth Regiment, may still breathe, live and permeate every section of America.
Speech delivered by His Honor, Mayor James M. Curley at Forest Hills Cemetery, Sunday, June 11th, 1916.

In this peaceful abode, beneath the floral tribute tenderly placed, by kind friends, rest the remains of those who in life stood ever ready to respond at the call of duty. The calling of fireman is no less dangerous than that of soldier, and the service rendered, though less appreciated, is invariably of greater value.

The calling of soldier has been immortalized both in verse and story, and in every city throughout the world there arises monuments of enduring bronze or marble, mute testimonials of a peoples’ gratitude to the forces of destruction and obstruction in the onward march of human progress. We seek in vain for indications of that appreciation which the services of the heroes of industrial warfare, the protectors of life and property, (the firemen) have rendered, but nowhere are they visible.
were it possible for the human eye to search the recesses of human hearts, there would we find monuments of gratitude and love more pleasing to the Greater of mankind than bronze or marble.

It has ever been the custom to consider lightly the service and sacrifice rendered by the custodians of life and property, fireman and policeman. Occasions, such as the one for which we are here assembled today, convey to us, and through us, to the world at large, a realization of the sacrifice to mother, wife, children, brothers and sisters that these men make. It is unfortunate that the public at large who are thrilled and fascinated at the clang of the siren, the shrill cry of the siren whistle, the galloping of horses, or the break-neck speed of the motor apparatus, could not open, for just a tiny space, the door of the home of he who, after the evening meal, with a kiss and caress, had left all whom he held dear in...
discharge of that duty his life was sacrificed that others might live, and now we see the once manly form, mangled and scorched, tenderly carried in the arms of his comrades, whose turn may come next.

We see the home, which a few short hours before was the centre of mirth and happiness, hushed by the presence of death. The wife, companion in joy and sorrow, suddenly bereft of husband and happiness, compelled to struggle with sorrow-laden heart, alone. To one so bereft, life is indeed a hardship, not alone the constant struggle to maintain the flock, but the sorrow ever recalled by the pleading questioning of the young, "When will father come home?"

Few cities in America can present the record of heroic fire service, that has been made by Boston firemen and their heroism is a service of just pride.

The sacrifice of human life and property has, in a large measure, been
due to greed of those builders, responsible for lax building laws and arson fiends, whose love for money was greater than for all else.

The tremendous fire losses which in 1913 were $3,138,373, coupled with the holocaust at the Arcadia Lodging House, and the Melvin Apartment House, proved conclusively that agencies other than carelessness and the usual causes were responsible for these tremendous losses. With a view to the protection of human life and property, some four months ago, the Police Department, through its Commissioner, and its able inspection force, headed by Inspector Thomas H. Lynch, and the Fire Department, through its Commissioner, John Grady, and Chief Michael McDonough, and the District-Attorney, Joseph G. Pelletier, and his able assistant, Daniel G. MacIsaac, concerted efforts were made to destroy the arson brigade, operating in and around Boston.

As a result of these efforts, the Grand Jury have indicted ten individuals
charged with arson, one of whom has been found guilty, and the remainder awaiting trial.

That the belief, on the part of city officials, that an organized band of fiends were engaged in this work, is today proven by the reduction in alarms not only in Boston, but in Chelsea.

The rigid enforcement of building laws and the razing of possible sources of conflagration, by order of the Building Department, coupled with the motorization of the Fire Department of our city, should result in a reduction of not less than one million dollars during 1916, as compared with the fire losses in the three preceding years.

Our duty to those whom we here honor is to strive for the enactment and enforcement of such laws as will further safeguard human life and conserve property. It should further be our endeavor to make the penalty for arson and through fear of consequence, compell those whose God is money, to recognize our God, who is mercy, love and justice.
"We assemble today to commemorate the anniversary of freeman's triumph over despotism and death.

"As citizens of America, it is fitting that we tread lightly on the soil of Bunker Hill, sanctified by the blood of those men who gave their all that the flower of liberty might fructify on American soil, and that here the priceless blessing of freedom might be the bounteous heritage of oppressed humanity of every clime without regard to race, creed or color.

"Theirs, indeed, was the triumph of right over might, of courage over discretion, of love of liberty over death.

"The supreme courage here displayed by the heroic yeomenry years ago strengthened the weak and served the strong to risk all for freedom.

"Some conception of the task confronting the colonies is presented when one realizes that the total population of the thirteen colonies represented but three million souls, scarcely more than one-half of whom favored severance with the mother country.

"Here at Bunker Hill the first engagement of sufficient importance to be termed a battle was fought.

"The English soldier fought with the knowledge that their uniforms represented a nation so great and powerful that the bugle call of its troops under its flag followed the sun in its course around the world. The English soldier fought with the knowledge that their government had sufficient resources to employ, if necessary, an army numbering as many adult males as were to be found in the colonies. The English soldier fought with the knowledge that their government had sufficient funds to bribe and corrupt and inflame the savage Indians dwelling on the outskirts of the colonies, and, through burning the homes and scalping the women and children, so terrorize the colonial forces as to compel surrender."
"The colonies entered the contest with a full knowledge of what the enemy possessed and what they themselves lacked. They realized that to create a navy they must capture the ships of the enemy; that to equip an army they must capture the guns and ammunition of the enemy, and that to achieve success they must court death and the extermination of mother, father, wife, children, and all that man holds dear, but they never flinched; they never quailed, and, through their courage and determination, this nation -- America -- was born.

"Who shall maintain, in the light of America's progress, that their sacrifice was in vain?

"Would that you bronze figure of he who, in the hour of the nation's trial, Captain John Parker, Said: 'Don't fire until you see the whites of their eyes.' might again become animate and journey to the top of Bunker Hill monument, erected by patriotic impulse, and gaze on the fruits of his sacrifice. He would find the Boston of today perhaps more Cosmopolitan in character than in his day, but no less patriotic. He would find, within a radius of fifty miles of this monument, a population greater than was contained in the colonies in his day. He would find those people annually making pilgrimages to those scenes so inseparably linked with the march of human progress and made more dear with the passage of years to humanity the world over. He would find the thirteen struggling units developed into 48 sovereign states with a population of more than 100 million and with a record for fair dealing and honor, the envy of every sister nation in the world. He would find in this his beloved Commonwealth of Massachusetts the greatest educational center in the world, abounding in happy homes with laughing children, contented mothers and patriotic fathers, with capital profitably employed and labor enjoying an equity, both as to wages and hours
of labor, undreamed of in colonial days.

"Our is indeed a blessed heritage, and fortunate are we that the sources of patriotic inspiration are at our very doors.

"Here should we repair often that we may rightly learn the lesson taught and, through practice of the service and sacrifice to God and to country, so mold our lives as to be worthy of the illustrious dead and the priceless heritage bequeathed to us — American citizen." - SHP.
STATEMENT OF THE MAYOR.

His Honor the Mayor issued the following statement relative to the appropriation for streets upon the evening of the 31st ultimo:

The action of the City Council on the street appropriation bills was a disgraceful exhibition so far as the majority was concerned. The majority is playing a cheaper kind of politics than any I have ever observed in a long and varied experience or have ever heard of in any section of the country. I think it is beneath my dignity to discuss the quibbles they have raised as to their legal rights after they had received a written opinion from the Corporation Counsel. Nor will I demean myself by paying attention to the indecent attack which they have made upon the Commissioner of Public Works. I intend only briefly to notice the long scurrilous setting forth the majority's declaration of rights in which the author bestows verbal bouquets upon Mr. Storrow while seeking to throw odium upon better men who hold responsible positions in the executive department of the government. The first statement is that the City Council has made available for street repairs approximately $750,000. The total reductions in the budget amounted only to $700,000, which shows the falsity of the statement of the majority, and the majority itself has admitted that about $200,000 of this amount must be restored in order that certain departments may be crippled. So much for their statement. Now as to their action.

They acted on three street appropriations today on orders previously submitted by me for $47,000—$100,000, and $153,802 respectively. The smallest of the three they passed. The largest they rejected. The intermediate one, for $100,000, which contained no list of streets, they set aside and substituted an entirely new appropriation order of their own, which calls for $473,110 for twenty-six streets which they name, upon which they specify the exact location to be repaired, the exact number of square yards to be surfaced, and the exact amount to be spent in each case. By doing this they have in effect constituted themselves a street department and the only thing necessary for them to do to carry out their idea is to appoint an engineer of their own and order him to construct the streets in the manner and to the extent which they have dictated.

This is the rankest usurpation ever attempted by any City Council in Boston.

If the attempt should succeed, the Mayor and the Commissioner of Public Works might as well go home and let the City Council run the Street Department from beginning to end. This theory of the charter now adopted by a majority of the Council rejects the idea of executive power and responsibility which was the corner stone of the new charter. Such an outrageous attempt at nullification of the charter could not have been made except by men who have lost their wits in the attempt to play politics.

The inconsistency of the majority in joining with me in the defeat of the legislative act providing for an enlarged City Council elected by districts for the purpose of avoiding the evils of logrolling and sectional appropriations, and later desserting me by attempting to thrust upon me a logrolling street bill built upon sectional lines, does not seem to have occurred to the majority. Yet in the appropriation order voted today they have given as fine an exhibition of logrolling as ever gladdened the heart of the most inveterate spoilsmen. In spreading the money out among twenty-six streets they have provided for the city proper, including the North End and West End, Charlestown, East Boston, Roxbury, West Roxbury, Dorchester and Brighton,—in fact every section of the city except Hyde Park and Jamaica Plain. The majority is so infatuated with its own sense of isolated virtue that it believes vice becomes virtue when practised by itself. Their reasoning runs, logrolling when done by us is not logrolling because we are just men and logrolling is practised only by the wicked.

I knew that as soon as the City Council undertook to exercise the discretion which the law vests in the executive department, with reference to the streets selected for repair and the kind of paving to be used, logrolling would inevitably result. I warned the City Council that I should regard it as less harmful to the city in the long run to leave the streets undone in the present year than to submit to the exercise by the legislative branch of the discretion which the law vests in the executive branch of the city government with respect to the selection of the streets and the manner in which they are to be fixed. The sectional appropriation bill just passed by the City Council has justified my worst fears and has confirmed me in my intention to insist that each branch of the city government shall transact only that portion of the public business which the law commands. Therefore, I shall veto the appropriation order of $473,110 as soon as it reaches me, because a due observance of the division of power and responsibilities under the charter, as well as a due regard for a businesslike method of handling the street problem and also a jealous care for the protection of the city's interests against logrolling and sectionalism, all require that an absolute veto shall be imposed.
THE MAYOR, THE COUNCIL AND THE STREETS.

STATEMENT OF HIS HONOR JAMES M. CURLEY, MAYOR OF BOSTON.

To understand the cause of the conflict between the Mayor and City Council respecting appropriations for street repairs, it is necessary, first, to learn the facts, second, to learn the reasons for the action of the Mayor and City Council, respectively, and, third, to understand the law which fixes the respective powers and duties of the Mayor and of the City Council.

The most impressive fact is that the streets of Boston are in desperate need of repair. The Commissioner of Public Works, who is responsible for the expenditure of money on street repairs, and whose duty it is to inspect the condition of the streets, reports that they are in a state of repair and that much work is needed. The Finance Commission, whose duties are similar to those of the present Commissioner of Public Works, states that the city has expended less money on street repairs than it should. There is no controversy between the Mayor and the City Council as to the duty to provide for street repairs. The Mayor has said that he needs at least $500,000 to make such repairs, and the Council has agreed to provide the amount needed.

There is no controversy between the Mayor and City Council as to the duty to appropriate $300,000 for street repairs, if such appropriations are made. The Mayor has said that he needs $300,000 to make such repairs, and the Council has agreed to provide the amount needed.

The more statement of these possibilities shows the absurdity of the claim of the City Council.

The framers of the Charter Amendments of 1909 had in mind the fact that the Mayor, in exercising the functions of the city government, is the only person who can make the business of the city. The Mayor, in exercising the business of the city, has the power to make all necessary contracts for the employment of labor, the supply of materials, and the construction, alteration, and repair of all public works, including the handling, care, custody, and management of all public works, institutions, buildings, and other property, and the direction and control of the executive and administrative business of said city.

They shall be at all times accountable for the proper discharge of their duties to the Mayor, as the chief executive officer of the city. They shall be subject to the honest, efficient, and economical conduct of the entire executive and administrative business of the city, and the harmonious and concerted action of the different departments.

Section 12 of said chapter forbade the Council from participating in the executive or administrative business of the city, but no penalty was provided for violation thereof.

The framers of the Charter Amendments of 1909 continued this scheme of division of powers and duties as between the Mayor and City Council by strengthening further the power of the Mayor with respect to the administrative and executive business of the city, by carefully limiting the power of the Council to pass orders or laws by adding a severe penalty for participation by the Council in executive and administrative business of the city. In section 8 of the Charter Amendments of 1909, it is provided that any person violating the provisions of this section shall be punished by a fine of not more than $1,000, or by imprisonment of not more than one year, or both.

Therefore, in view of the purpose of the Charter Amendments of 1909 and of the fact that the power of the Mayor is limited, it is the Council to act, that it now has the power to originate a tax budget in such form as to make the City Council, in fact, the Street Department of the city, for this is what its action amounts to, to apportion the streets which are to be repaired, by specifying the kind of paving that is to be laid, by specifying the exact amount of repairs to be made in each street, and the exact location in which such repairs are to be made. The Council has exercised the executive discretion which the charter vests in the Mayor and the Commissioner of Public Works. This is an exercise of executive power by the City Council and as such it must be condemned as any unlawful act committed by any person in the community, high or low, should be condemned by right-minded people. Certain newspapers have said that the City Council is morally right, but that the Mayor is legally and technically right. The falsity of this reasoning is that the Mayor, however respectable, has the moral right to do an illegal act. Whatever for a man to do is also immoral for him to do. In any view of the question of the City Council was both legally and morally wrong.

This government of ours is proclaimed from the beginning and has continued to be a government of laws and not of men. It is not permitted to violate the law without fear of punishment, it would cease to be a government of laws, and the end of the Republic would not be far distant.

My conclusion is that the matter is that the City Council has flagrantly violated the provisions of the city charter and as such denies the corps of people who toil continuously within my legal rights, and it is my duty to assert these rights when I insist that the executive department shall exercise its discretion as to what streets shall be repaired and what repairs shall be made. It was my right and duty to veto the appropriation originated by the City Council and to send in another appropriation for street repairs without causing the same to be amended, and leaving that question to be decided by the Commissioner of Public Works in accordance with the law. It is the duty of the Council to pass promptly upon the new appropriation. The blame for delay will rest upon the Council and not upon me. The citizens are tired of these delays. They demand action, but they also demand legal action by authorities. It is much better that the streets should suffer further neglect than to have the law of the city trampled under foot. There is no reason why the law should not be respected, and repairs should not be made. These worthy objects can be accomplished if the Council will act promptly upon the new street appropriation order introduced.

Its delay means great loss to the mercantile, manufacturing and transportation interests, as well as to the great mass of citizens who are daily forced to use our streets. The public must still pay for repairing and for the time spent in wrangling and hair-splitting controversy has passed; the time for legitimate action has arrived; the duty now is upon the City Council to make the next move and to make it in accordance with law, so that the work on street repairs can begin at the earliest possible moment.
THE LESSON OF BUNKER HILL.

ADDRESS OF HIS HONOR JAMES M. CURLEY, MAYOR OF BOSTON, AT BUNKER HILL MONUMENT, JULY 4, 1916.

We assemble today to commemorate the triumph of freemen over despotism and death.

As citizens of America, it is fitting that we tread lightly on the soil of Bunker Hill, sanctified by the blood of those men who gave their lives that the flower of liberty might flourish on American soil, and that here the priceless blessing of freedom might be the bounteous heritage of oppressed humanity of every clime without regard to race, creed or color.

Thence, indeed, was the triumph of right over might, of courage over discretion, of love of liberty over death.

The supreme courage here displayed by the heroism yeomanry of the century, the urge of the war, and the son of the mother country.

Here at Bunker Hill the first engagement of sufficient importance to be termed a battle was fought.

The English soldiery fought with the knowledge that their uniforms represented a nation so great and powerful that the whole call of its troops under its flag followed the sun in its course around the world. The English soldiery fought with the knowledge that their government had sufficient resources to employ, if necessary, an army numbering as many adult males as were to be found in the colonies. The English soldiery fought with the knowledge that their government had sufficient funds to bribe and corrupt and inflame the savage Indians dwelling on the outskirts of the colonies, and, through burning the homes and scalping the women and children, so terrorize the colonial forces as to compel surrender.

The colonies entered the contest with a full knowledge of what the enemy possessed and what they themselves lacked. They realized that to create a navy they must capture the ships of the enemy; that to equip an army, they must capture the guns and ammunition of the enemy; and that to achieve success they must court death and the extermination of mother, father, wife, children and all that man holds dear, but they never flinched; they never quailed and through their courage and determination this nation—America—was born.

Who shall maintain, in the light of America's progress, that their sacrifice was in vain?

Would that yon bronze figure of him who in the hour of the nation's trial, Colonel Prescott, said, "Don't fire until you see the whites of their eyes," might again become animate and journey to the top of Bunker Hill monument, erected by patriotic impulse, and gaze on the fruits of his sacrifice. He would find the Boston of today perhaps more cosmopolitan in character than in his day, but no less patriotic. He would find, within a radius of fifty miles of this monument, a population greater than was contained in the city in his day. He would find those facilities making pilgrimages to the monument inseparably linked with the human progress and made more
It is peculiarly fitting and in every way appropriate that the City of Boston should, in this eventful year, 1916, link together the celebration of the one hundred and forty-first anniversary of the signing of the Declaration of Independence and the three hundredth anniversary of the passing into his eternal renown of William Shakespeare, the most significant and eloquent anticipator and interpreter of the thoughts, feelings and emotions that are behind every syllable of that immortal document.

On the twenty-third of April last, the anniversary of the poet's death, it was my purpose as the Chief Executive of this great city to celebrate the day in a spirit faithful to all that is best in Boston's historical and intellectual traditions, and today, Independence Day, with a wider sweep and more general appeal than were possible at that time, the same aims and ideals have influenced me and those who have cooperated to make the program of today what it is. We are seeking to bring to the attention of every person within the boundaries of Boston and especially to the attention of the young people and the children what seems to me more and more clearly to be the real hold of Shakespeare on the affections of the great body of thoughtful people and what will continue through the ages to be his appeal to all who think and feel and do—his absolute sincerity and vigor in the expression of all that is vital and permanent in man and human affairs.

Great as a poet, supreme as a dramatist, without a rival as a literary artist, it is not as poet, or dramatist, or literary expresser that he has made his immortal contribution to the march of human progress. His power lies in what is really his profound common sense, in his energy to stimulate the average man, with whom lies the destinies of the future, to think and to think in such a way that the thinking will lead to action. In Shakespeare's comedies, in his historical plays, in his tragedies, the reader everywhere gets down to the bed rock of the business on hand, whether it be love making, humorous adventure, statescraft or philosophic marveling on the strange happenings that come into the day's business of every red-blooded person. Yes; Shakespeare takes us down to the bed rock, that which is essential, fundamental, in everything connected with life and death in this work-a-day world of ours. Shakespeare strips off what is accidental and temporary: strips off what is so often the hypocrisy's disguise of wealth and high station, in ancient Athens, in old Rome, as well as in Elizabethan England, and reveals what is of genuine elemental worth. He is an eternal rebuke to all sham and make-believe in church and state, in society and individual life. The Shakespeare plays in their insistence on what is true and of universal appeal in human life prepared the world for the ringing sentences heard today, as heard all those hundred and thirty-nine years from the old State House balcony of this city: "that all men are created equal, that they are endowed by their Creator with certain inalienable rights, that among these are life, liberty and the pursuit of happiness." The best commentary on those words today is the interpretation of life in the Shakespeare plays; and these plays will continue to be the most concrete and vibrant embodiment of the principles of true democracy all the world over. The public spirit that breathes through every line of these historical plays from King John to Henry the VIII is at the heart of all true patriotism—the determination that honest worth shall not be over-ridden by despotism and that, come what may, tyranny shall not prevail over liberty.

The lad from Stratford had no academic training. He never was within the walls of a university. In boyhood he had, like Charles Dickens, to go through the most terrible experience which a sensitive child can suffer, that of seeing his father wrecked and ruined socially and financially, but all the while, like Abraham Lincoln, he was being taught by nature and tremendous experience knowledge which no college offers among its academic studies. Such training and such experience make something infinitely more vital than a clever literary artist. They help to make a man, and a sympathetic man at that, a true democrat. The philosophy, social and political, of Shakespeare is, in a word, that the true democrat is the only real aristocrat, and that the only true aristocrat must be a democrat. The great Shakespeare note is that heard in the best work of that other son of the common folk, the sturdy plowman poet of the North:

"The rank is but the guinea stamp, The man's the man for a' that."

The man's the man. Yes; that is the note sounding clear to those who have ears to hear, sounding through the poetry, the romances, the comedy, the history, the high tragedy of those marvelous thirty-seven plays. Not even Thackeray in the "Four Georges" has exposed more relentlessly the inherent weakness of the theory of the divine right of kings than Shakespeare in those plays that deal with English history. In those plays, so often misread and misunderstood, the world today has its most living body of political first principles based on the inherent worth of the individual. This is why on this Independence Day the City of Boston is honoring by speech, by song, by pageant and open-air productions of scenes from the notable plays, Shakespeare, the expressor of all that is most vital in the social, religious and political life of America in the twentieth century.
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Their, indeed, was the triumph of right over might, of courage over discretion, of love of liberty over death.

The supreme courage here displayed by the heroic American, 200 years ago, strengthened the weak and nerved the strong to risk all for freedom.

Some conception of the task confronting the colonies is presented when one realizes that the total population of the thirteen colonies represented but three million souls, scarcely more than one half of whom favored severance with the mother country.

Here at Bunker Hill the first engagement of sufficient importance to be termed a battle was fought.

The English soldiery fought with the knowledge that their uniforms represented a nation so great and powerful that the bugle call of its troops under its flag followed the sun in its course around the world. The English soldiery fought with the knowledge that their government had sufficient resources to employ, if necessary, an army numbering as many adult males as were to be found in the colonies. The English soldiery fought with the knowledge that their government had sufficient funds to bribe and corrupt and inflame the savage Indians dwelling on the outskirts of the colonies, and, through burning the homes and scalping the women and children, to terrorize the colonial forces as to compel surrender.

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Would that your bronze figure of him who in the hour of the nation's trial, Colonel Prescott, said, "Don't fire until you see the whites of their eyes," might again become animating and journey to the top of Bunker Hill monument erected by patriotic impulse, and gaze on the fruits of his sacrifice. He would find the Boston of today perhaps more cosmopolitan in character than in his day, but no less patriotic. He would find, within a radius of fifty miles of this monument, a population greater than was contained in the colonies in his day. He would find those people annually making pilgrimages to the scenes so inseparably linked with the march of human progress and made more dear with the passage of years to humanity the world over. He would find the thirteen struggling units developed into forty-eight sovereign states with a population of more than one hundred million and with a record so honorable as to be the envy of every sister nation in the world.

He would find in the beloved Commonwealth of Massachusetts the greatest educational center in the world, abounding in happy homes with laughing children, contented mothers and patriotic fathers, with capital profitably employed and labor enjoying an equity, both as to wages and hours of labor, undreamed of in colonial days.

Ours is indeed a blessed heritage, and fortunate are we that the sources of patriotic inspiration are at our very doors. Here should we repair often that we may rightly learn the lesson taught and, through service and sacrifice to God and to country, so mold our lives as to be worthy of the illustrious dead and the priceless heritage bequeathed to us—American citizenship.
Gentlemen,—The purpose of this meeting is to endeavor, if possible, to bring about that degree of cooperation in the administration of the Paving Service, and efficiency, that would make it possible to continue the service upon a day labor basis. I am told the Paving Service is in practically the same position that the Sewer Service was some five years ago. It is the target for every attack by every individual and by every newspaper, and the public is not in the present situation where the continuance of the Paving Service on a day labor basis is dependent entirely upon the work of the men in charge of the Paving Service themselves. Now I’m not desirous of seeing it go into the contract work, but I’m here to protect myself, and we are all paid to protect the city and if what the newspapers have said, and what the public at large believe, in the Mayor has been afforded reasonable protection, and that the public are receiving that return on their investment in the Paving Service to the extent that they are entitled, with and churches, whether the service is going to continue to exist.

I realize that a starvation policy has been pursued for the long time with the extreme attempts to lower the cost to the Paving Service, and I am well aware that a complete evolution has taken place in the last decade in the matter of street construction, and I am also well aware that no definite steps have been taken and no constructive, cohesive program has been seriously considered with a view to adoption by the City Council and the City of Boston. Now, every individual at the present time, no matter what walk of life he is in, is, in a sense, a creature of the environment and he is subjected to the people say he is a victim of circumstances. Well, perhaps that is a better way to put it, and the circumstances in which we find ourselves in the Paving Division today, are such that some action must be taken, or it will be impossible to justify the existence of the Paving Service on the present day labor basis. I believe that the increase in the number of automobiles in ten years from a registration of 10,000 to a registration of 140,000 has, in a large measure, been responsible for the destruction of macadam streets, and everybody is well aware that macadam as a street surface is a thing of the past, and some other method of street construction must be evolved and must be applied. Now, after a struggle, we have finally reached that stage where a definite policy has been determined upon, and a radical departure has been decided upon with reference to street construction.

City Record Aug.5.1916.
ADDRESS OF MAYOR JAMES M. CURLEY.

Delivered to Officials of the Paving Division of the Public Works Department, City Hall, July 29, 1916.

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The City Council has approved an expenditure of nearly $600,000 for streets. Under the 343 Streets Act, $250,000 additional will be expended on streets, making a total of over $1 million with which to renew at least $250,000 more money twice over than has been expended in any year since the administration of Mayor Hart in 1901. The city is entitled to $100 cents return on the dollar, and I will see to it that the city gets 100 cents return on the dollar, and if the city does receive this return it will be a simple matter to get a million dollars necessary for the first year. The efficiency the succeeding year, and in fifteen years we can catch up with the street situation.

On the other hand, if the contractor is not required to live up to his contract, in other words, if he does not have to take care of doing business, he can get a reasonable return with an honest enforcement of the specifications. I believe that inspectors ought to get at least $5 a day, but the prospect of getting $8 or $10 a day is the manner in which this work is conducted. The contractor is entitled to a square deal, and a square deal does not consist of giving him 20 yards of material for 30 yards of work done.

We are going to have a system whereby four engineers will be placed in charge of the entire city and assigned to districts. The district foremen will esti-
the last twenty years, and we are making definite progress, and if we will continue to work together, it will be a great benefit to the city. Now there is just one thing more. Some of you men may have some little scruples about making complaint with reference to a contractor, and with reference to work, to a department head. Any time you have any of these scruples I want you to make a complaint to me in writing, and I will protect you so long as you are right. When you cease to do right, nobody can protect you. That is about the situation in a nutshell.
ADDRESS OF HIS HONOR JAMES M. CURLEY, MAYOR OF BOSTON

At the Opening of the Health and Accident Underwriters Conference, Hotel Somerset, Boston, Wednesday, September 13, 1916.

For some years it has been apparent to all who have watched with interest the public affairs in the industrial world that there has been a big increase in the number of accidents in the process of development which had for their object the protection of the worker while at work and the reduction of danger to him. Many new industries have been established which may be sufficiently large to injure the workman in the course of his employment. Many of these projects were along the line of industrial insurance and were started by the workman himself but made the cost of insurance for the employee injured in the course of his employment an incident of the business in which he was employed.

Germany has, with the well-known skill possessed by the Germans for the management and handling of details, developed to a high degree the subject of industrial insurance.

England and most of the states of the United States of America have passed laws in regard to compensation acts, and these laws have been the subject of much deliberation by the various legislative bodies of England and the United States and have been frequently before the various judicial bodies in the respective countries for legal interpretation.

Most of the Workmen's Compensation Acts contemplate also the furnishing to the employee of medical aid during his incapacity. A Workmen's Compensation Act is in force in Massachusetts and has been accepted by the City of Boston for certain classes of its employees. It cannot but be of great interest to you gentlemen to point out to you how a law which affects to such a great extent the health and welfare of the employees who reside in the Commonwealth, and particularly those who are employed by the City of Boston, is meeting the needs and requirements of the individuals who come under its provisions.

When chapter 751 of the Acts of 1911, known as the Workmen's Compensation Act, became a law in Massachusetts, an entirely new relationship was inaugurated between the employer and the employee in so far as the rights of each were concerned in the matter of accidents received by the employee in the course of his employment. Righthonor an injured employee might sue his employer for an injury received by him in the course of his employment, sometimes at common law and sometimes under the Employer's Liability Act, and the necessary elements to constitute an actionable tort under the common law or under the Employer's Liability Act were present.

The Workmen's Compensation Act, while not a new departure in the fullest sense of the word nevertheless took away from the individual employer or corporation who did not desire to come under its provisions and whose employee was injured in the course of his employment three defenses at common law, namely, "the assumption of the risk," "negligence of a fellow employee," and "contributory negligence." The employee, therefore, who was injured in the course of his employment and whose injury grew out of his employment need only prove that the employer was negligent in making him liable enough to be injured in the course of his employment. Many of these projects were along the line of industrial insurance and were started by the workman himself but made the cost of insurance for the employee injured in the course of his employment an incident of the business in which he was employed.

When, however, the employer has subscribed to the provisions of the Workmen's Compensation Act and when at the same time the employee has not reserved his common law rights the relationship contemplated by the act does not exist between the employee and employer. If such an employee is injured in the course of his employment and his injury grows out of his employment, he is entitled to be paid compensation from the insurer of the employee. The insurer must pay him 66 2/3 per cent of his average weekly wages for a period of 500 weeks, but in no case more than $10 per week or less than $4 per week and not more than $10,000 in the aggregate. If death results to such an employee from the injury received by him in the course of his employment, his dependents are entitled to compensation of 66 2/3 per cent of his average weekly wages for a period of 500 weeks from the date of his injury, but in no case more than $10 a week or less than $4 a week and not more than $10,000 in the aggregate.

If an employee, however, received the injury for which he seeks compensation by reason of his own serious and willful misconduct, or death resulted from his own serious and willful misconduct, or if his dependents as the case may be are not entitled to receive compensation under the act. The Workmen's Compensation Act also provides for the appointment of an Industrial Accident Board comprising five members to be appointed by the Governor by and with the advice of the Council. The Board has power to make rules not inconsistent with the act for carrying out the provisions of the act. It has been the aim of the Workmen's Compensation Act to provide for the injured worker as soon as possible and to the extent of the provisions of the act the compensation to which he is entitled. The procedure under the act has been made as simple and devoid of technical terms as was possible with the reaching of a just and a reasonable decision upon any case that may come before it for consideration.

This act also created the Massachusetts Employers' Liability Association, an incorporating association in effect a mutual insurance company and was created for the purpose of paying compensation to any employee injured under provisions of his employment whose employer has not subscribed to the Workmen's Compensation Act and is a subscriber to the association. An employer, however, who has accepted this act may, in sure with any insurance company which has been permitted by the Insurance Commission of the Commonwealth to engage in industrial accident insurance within the Commonwealth.

If injury to an employee's right to compensation has been questioned he is entitled to a hearing before the Industrial Accident Board. Two arbitrators are chosen, one by the injured employee and the other by the insurance company or employer and they together with a member of the Industrial Accident Board, who acts as chairman of the committee, hear the parties to the controversy. The committee thus constituted, known as the Committee of Arbitration, hears witnesses and decides all questions of fact; its decision may be reviewed by the full Industrial Accident Board. The decision of the Board of such decisions may be enforced unless an appeal is taken therefrom to the Supreme Judicial Court of the Commonwealth which will hear the case except upon questions that are contained in the record of the case.

This act contains many other provisions for carrying out its purpose, and many provisions stating at length which may be departing on the act and setting forth particular compensation in addition to the regular compensation mentioned in the act for specific injuries. I have endeavored to mention only the main provisions that tend to show the general purpose of this humanitarian act.

There have been many amendments proposed in the Legislature every year advocated under the original act. Most of these amendments have been aimed to decrease the waiting period within which compensation begins for an injured employee and also to increase the maximum amount to be paid to the injured employee.

These measures were brought forth usually in the interest of the laboring men and have been successful. The original compensation paid under the act was one half of the injured employee's average weekly wages for a period of 500 weeks; that amount was increased by amendment to 66 2/3 per cent of the injured employee's weekly wages for a period of 500 weeks.

Another amendment passed this year provided that compensation for the injured employee shall begin on the tenth day after the injury instead of on the fifteenth day after the injury. This last amendment does not go into effect until the first of January.

These amendments were opposed generally by employers of labor because they necessarily raised the insurance rates, and since the insurance rates was an incident of the business it must come out of the profits of the business and ultimately be paid by the consumer. It would be a pity, it seems to me, if such a humane law was generally opposed. As strange as the Workmen's Compensation Act should fail or become such a burden to the employers as to compel them to give it up on account of high insurance rates and return to their common law rights even with the old defenses removed.

A fair and just maximum penalty should be reached and kept, fair both to the injured employee and labor and companies and the employers of labor. A recess committee of the Massachusetts Legislature has been working during the
summer on the question of industrial accident insurance rates and it is to be hoped that its efforts may reach a workable solution of the rates question.

During the legislative session of the last year and the year before several bills were introduced in the House of Representatives and in the Senate, seeking to amend this act by giving corporations and individuals the right to pay their injured employees the same compensation as required by the statute, or to have the act without being compelled to insure them. None of these bills were enacted by the Legislature.

On June 19th, 1913, chapter 807 of the Acts of 1913 became a law in Massachu-
setts. This act in effect compelled the Commonwealth of Massachusetts and permitted any county, city, or town having the provisions provided for in the act to provide for the compensation of the persons injured by the act. The compensation provided for in part II, chapter 751 of the Acts of 1911, "to such workmen, laborers and mechanics employed by it as received for their full time the act will be entitled to compensation provided for by the act; and chapter 270 of the Acts of 1915 extended the same rights to employees employed by the Commonwealth and its departments.

Section 7 of chapter 807 of the Acts of 1913 was amended this year making that section applicable only to workmen, laborers and mechanics employed by the Commonwealth or counties, cities and towns who accepted the act would come under its provisions.

It is not consistent with the many laborers, workmen and mechanics employed in various departments that the expense of conforming to the provisions of the Industrial Accident Act which the taxpayers must pay is considerable. The act, however, is a humanitarian act and the citizens of Boston accepted it, and they have not shrunk from bearing the additional burden it necessarily put upon them. It must also be remembered that the City of Boston is a municipal corporation and is not in business for profit. All additional expenses must be paid for it must be borne from the income of a profitable business, but from the taxpayers.

Chapter 244 of the Acts of 1915, which became effective on May 15th, 1915, compelled every board, commission and department of the Commonwealth employing laborers, workmen and mechanics, the Boston Transit Commission, also the cities and district which accepted the provisions of chapter 807 of the Acts of 1913, to designate a person to act as its agent in furnishing the services of the fund and subject to the Act of 1911. The City of Boston designated such an agent and he in conjunction with the Law Department of the City of Boston supervises the carrying out of the provisions of the act. The attitude assumed by the city in this matter is to extend the benefits of this humanitarian measure to any of its workmen, laborers or mechanics who are injured without delay and without unnecessary litigation. No unnecessary technicalities are to be found here, and every case is decided in the court, or a case under the act, but every effort is made to assist the unfortunate injured.

Any cases arise which upon investiga-

It is not an easy matter to decide as to whether or not they come within the terms of the act. This is especially so when it becomes necessary to decide compensation for the workmen's injuries are comprehended within the meaning of the words "workmen, laborers or mechanics," as used in the statute. To the ordinary mind any of the persons who make a living by work of any kind of work would be called a workman. But these terms must be read in connection with other legislation relating to them and wherein they are used together with the words "laborers" passed by the Massachu-
setts Civil Service Commission relating to the employees of the City of Boston before the status of the employee whose case is being investigated can be definitely fixed.

A striking example of this may be found in case of Deveny vs. The City of Boston, reported in the volume 235 of the Massa-
setts Reports, where the Supreme Court of Massachusetts decided that a fireman in the Fire Department of the City of Boston was not a laborer, workman or mechanic within the meaning of section 7 of the Acts of 1913. Then again many cases of tuberculosis and pneumonia arise which it is alleged have been incurred by the employee in the course of his employment and have grown out of his employment. These cases, if on account of the very nature of the diseases complained of are extremely difficult to trace to a man's employment at the time. It is a man's personal injury to receive a personal injury in the course of his employment and that such injury shall grow out of his employment, to entitle him to compensation under the act.

The Workmen's Compensation Act re-
quires the insurer or the employer as the case may be to provide medical attendance to the injured employee for the first two weeks of his injury. In the judgment of the Industrial Accident Board the case is unusual. The injured man cannot choose his own physician in case of injury except in a situation of life or limb, or for the reason of his case, must be the medical attendance provided by the insurer or by the employer. The City of Boston has made special arrangements to have its injured employees treated at its own Boston City Hospital and at its relief hospitals. At these hos-
pitals the injured employee enjoys the services of the best surgeons and phys-
icians.

It must be said to the credit of the em-
ployees of the City of Boston that the vast majority of the injured employees who have come under the Workmen's Compensation Act have just cases, and receive without delay or liti-
gation the aid to which they are entitled. During the period comprised in and includ-
ing the City of Boston has been investigated. In the case of 1915, from January 1, 1915, 324 cases of injured workmen, laborers and mechanics em-
ployed by the City of Boston were investigat-
ed. In the whole of these cases it was discovered that the employee was not incapacitated for a sufficient length of time to entitle him to compensation under the act.

The City of Boston does not carry insurance to meet its liabilities for injuries received by the laborers, workmen and mechanics in its em-
ployment; it is injured in the course of their employment. It pays itself the compensation due such employees under the provisions of the act. It is perfectly obvious that if the injured employee is bound to increase each year in accordance with the increased number of cases which come under the act, the net amount of the severities of injuries received by the injured employees. The average weekly wages earned by laborers in the employ of the City of Boston is at least $100 a week. In cases where the injuries results in death an obligation of paying his dependents $10 a week for 400 weeks or about eight years is placed upon the City. In those cases where the death each succeeding year will add to the sum of money to be paid by the city each year until the full period of eight years has been accomplished. Then, too, if some one of the employees should make more than the average annual number of death cases in any one year, the sum of money to be paid by the City of Boston would be still more increasing as the maximum amount to be paid to any in-
jured employee should be increased by the Legislature the sum of money that the City of Boston would be obliged to pay.

It seems to me, however, to be far better to assist an injured employee by compensation of this kind rather than to permit him to become destitute in his middle years and even poorer than he is at present. It seems to me to be far more in keeping with the progressive and humane spirit of the times to protect an honest and industrious employee who in the course of his work has met with misfortune by giving him a right to require compensation as an incident of his em-
ployement rather than that he have before him the impossibility of obtaining dependent upon others, if in the course of his employment he meets with an injury that incapacitates him from taking care of himself and his family.

One of the benefits which has accrued from the Workmen's Compensation Act, both to the employees and to insurers and employers, is the prevention of accidents which the Act has accomplished.

The fact that every employer is bound to report every accident to the Industrial Accident Board and the fact that gross negligence on the part of the employer entitles the injured employee to increased compensation taken together with the fact that employers have studied more diligently the cause of accidents and the means to prevent them has brought about the installation of safety appliances in the more dangerous employments. Thus the employer is called upon to pay compensation in a less number of cases and his insurance proportionately less is the worker's efforts and skill are saved in the cause of production.

I have, gentlemen, gone into the com-
pensation act in detail to the point at some length, because I believe that it is to be a question of momentous import-
ance in the future. It is now practically in its infancy in this country, but it does not seem to me that I am interested in this phase of the insurance question because it is of paramount importance to the laborer and the worker in our industrial life. It is a walk of life that is ever increasing in size and protective, the working man has ever been of tremendous interest and concern to me and it has always been a source of the greatest pleasure and satisfaction to me whenever any law is enacted or measure adopted that tends to his hap-
piness. "It remains for each of us to lend our support and energy to any project or plan that will help to an equitable
solution of this great question—fair and just to the worker, to the employer and to the insurer.

I know full well that the other lines of accident and health insurance are also of much importance, not only to you gentlemen, but also to the many citizens of this Commonwealth and of the United States who seek the benefits and protection of them. Many a family has been tided over a temporary misfortune when the breadwinner of the family has been stricken by disease or has met with injury by the prompt payment of the proceeds of an accident or health policy which he was far-sighted enough to carry. Many a widow has been able to finish the bringing up, keeping together and educating of a family because the father of the family had wisely protected her by insuring himself against sickness and accident.

The insurance companies have a very important part to play in the problem of modern life as we see it today. Their meeting of their obligations are of vast importance to the community and particularly to the beneficiaries named in their policies. They are in many cases the trustees of the happiness and welfare of a great number of people. I think that in the vast majority of cases the insurance companies of this country have faithfully met their various obligations, and I think that you gentlemen have a just cause to be proud of this excellent record. You have my sincere good wishes for the accomplishment of an equitable and just solution of all the problems that you may have confront you in the future.
Address to be delivered by Mayor
Curley at Reception to Lord and Lady
Aberdeen, Monday, October 11, 1915.

"It is an exceeding pleasure as Chief Ex-
cutive of Boston to extend heartfelt, hos-
pitable greetings to those whose administration
of a responsible trust has been marked by justice
rather than force to such a degree as to merit
and receive the confidence, admiration and
love of the people of Ireland, Lady and Lord
Aberdeen.

"Boston treasures the memory of many sons
and daughters, Irish by birth, but none more
than Patrick A. Collins and the beloved John
Boyle O'Reilly.

"The tinge of sadness that is ever present
in the beautiful writings of O'Reilly in the
light of contemporary history were largely
due to the fact that there was no Lord or
Lady Aberdeen in his day.

I am tired of planning and toiling
In the crowded hives of men;
Heart-weary of building and spoiling,
And spoiling and building again.
And I long for the dear old river,
Where I dreamed my youth away;
For a dreamer lives forever,
And a toiler dies in a day.

I am sick of the showy seeming
Of a life that is half a lie;
Of the face lined with scheming
In the throng that hurries by.
From the sleepless thoughts' endeavor,
I would go where the children play;
For a dreamer lives forever,
And a thinker dies in a day.

I can feel no pride, but pity
For the burdens the rich endure;
"Under your administration prosperity has replaced depression, happiness has taken the place of sorrow, smiles have replaced tears, and hope and inspiration have been regenerated for the good of an entire people.

"You have indeed proven the fallacy of oppression and the strength of justice tempered with mercy.

"In his beautiful poem "The Cry of a Dreamer" O'Reilly has laid bare the soul of Ireland in his day, wherein he says:

There is nothing sweet in the city But the patient lives of the poor. Oh, the little hands too skillful, And the child-mind choked with woods. The daughter's heart grown willful, Of the father's heart that bleeds.

No, No. from the streets rude bustle. From trophies of mark and stage.

I would fly to the woods' low rustle, And the meadows' kindly page. Let me dream as of old by the river, And be loved for the dream alway; For a dreamer lives forever And a toiler dies in a day.

"You have indeed been dreamers, and thinkers, and builders. You have given to Ireland inspiration, hope and courage, and to the world an example of what is possible through justice, mercy and love.

"May your stay in America be of such unbounded pleasure as in some small degree it may serve as a partial recompense for the good you have accomplished, and which, today, is universally acknowledged,"
ADDRESS OF HON. JAMES M. CURLEY, MAYOR OF BOSTON, PRESIDING
AT DEMOCRATIC RALLY, TREMONT TEMPLE, BOSTON, SATURDAY EVENING,
OCTOBER 28, 1916.

The era of business prosperity in the United States under the statesmanlike and sagacious administration of President Wilson shows that the balance of trade in favor of this country is greater than any commercial nation has ever enjoyed in a single year.

The total exports of the United States for the year ending June 30, 1916, reached the enormous total of $4,345,000,000, which is a gain of $1,576,000,000 over the preceding year. To this must be added the value of the commerce between the States of the Union which reached a total of $45,000,000,000 last year.

Yet despite this marvelous commercial and industrial showing the Republican manufacturers of the country are clamoring for the election of Judge Hughes in order that they may possibly enjoy the high protective tariff of other days and again reap their unjust advantage.

The bank deposits of the New England States during four years of the Wilson administration increased 31 per cent and this despite the Republican orators who right here in Boston in the campaign of 1912 advised the voters that Democratic success in the Nation meant nothing but soup houses and ruin. How very quiet these selfsame orators are upon that issue today.

The Republicans tell us that the prosperity of the Nation is the result of war orders from abroad. What are the facts? The records of the Department of Commerce reveal the absolute fallacy of this con-
The total exports for ammunition and firearms has been during the past year $473,000,000, which is about 11 per cent of our exports, less than one per cent of our total commerce, and less than 0.01 7/10 of our total manufactures.

One of the great arteries of industrial labor in this country is the farmers. Farm laborers under Taft in this country received $20.05 a month with board, and $28.32 without board. Under Wilson they have received $21.23 a month with board and $30.11 without board. In round numbers laborers in the United States are receiving $2,000,000 more annually under President Wilson than they did under Taft. American labor is constantly employed under President Wilson and receives better wages than ever before.

For the first time in history the United States leads every Nation of the earth in the amount of exports. Let us retain this commercial supremacy under President Wilson by four years more in office.

Mr. Williams, my honored friend, who serves as Comptroller of the Currency of the United States, states that in March, 1916, the resources of the National banks of the United States amounted to $13,838,000,000, which exceeds by $370,000,000 the greatest resources ever known in the history of our national banking system, and still our Republican friends told us that Wilson and Democracy's triumph would lead to ruin and soup houses.

Upon December 23, 1913, President Wilson signed the Federal Reserve Law providing an elastic currency for this country that expands and contracts according to the country's needs. A currency not based upon the country's bonded indebtedness but based upon assets. Under the Republican policy of old all reserves and credits moved in the direction of New York where the money powers manipulated everything and debts and credits were controlled at will. Today we have 12 regional banks in 12 regions of the United States where member banks may have proper credits discounted, and based upon assets, and under this system.
it is impossible to have a panic crash such as our Republican friends visited upon this country in 1907 when there were 15,242 failures in the United States and liabilities of $346,770,889.

For 50 years the Republican party evaded this issue for the benefit of the money barons notwithstanding we had a weak, miserable and makeshift currency system and when badly pressed finally appointed a monetary commission who traveled all over the world, spent $250,000 of the Nation's money, and issued 36 volumes in a report which no one could read or understand in a lifetime.

This my friends is a brief resume of the Democracy's faith to the business interests of the United States.

Under President Wilson the exports during the past year to South American countries amounted to $175,000,000 a gain of $76,000,000 over 1915. The industrial and commercial growth of the country under President Wilson has been healthy, not confined to any one section but widely dispersed, and covering all fundamental industries.

For years and years organized labor appeared at the doors of Congress and asked the Republican Party to enact laws for their benefit and the 25,000,000 toilers of the country. They pleaded in vain. President Wilson came into power and with what results? He demanded and had enacted as laws:

The Eight Hour Day.
The Child Labor Bill.
The Workmen's Compensation Law.
The Anti-Injunction Law.
The Bureau of Safety Law.
The Railway Employees Safety Law.
The Children's Bureau Law.

Every one of these measures organized labor called for for years from Republican Congresses and the answer was the silence of the tomb.
President Wilson placed every one of these laws upon the statute books of the Nation. Promise versus performance—that is the issue.

The farmer for the first time in the history of the American Nation has been given recognition when President Wilson demanded and secured the enactment of the Rural Credits Law. And what does this law mean? It means that the organization of the farm-loans banks will make the farmer of this country independent of the loan sharks who for many years have marked him as their special prey.

I am firmly of the opinion that when this law gets in full working force the farmers will receive as great and as lasting a benefit as the commercial interests of this country have received from the Federal Reserve Law.

The Rural Credits Law means cheaper interest for the farmers on their loans and longer time to pay the money back. The farmers for many years asked for this character of legislation. The Republican majority turned a deaf ear to all appeals. The President gave them this law for under his personal urging the measure was enacted.

Think of it, my friends, not a mill is idle! Every mill that is properly equipped is working upon full time and earning a larger profit than ever before. Every spindle and every loom is singing its song of plenty. Cotton is selling higher than at any time since the Civil War. Are we to smash the horn of plenty?

My friends, a vote for President Wilson means prosperity and peace. Remember again the blessing of peace. Unspeakable in its beauty and grandeur. Fourteen great nations are at war and the killed, injured and missing number 12,000,000 men. Four million have been
killed. Think of it! If the bodies of those brave dead were placed end to end in rows one could pass more than twice the distance across the American continent walking upon the dead bodies for every step of the way. Think of this loss of life, the grievous wounds of the injured and all in vain for this war with its frightful holocaust is for a cause unknown.

Vote, my brothers, for the pathway of peace with honor. Our standard bearer in this campaign is one of the ablest and most fearless champions of the cause of labor that this country has ever known. He sounds the call for legislation which will benefit the men and women who produce the increment of the State. He eminently deserves the vote of every Democrat within our Commonwealth and every voter also who places service for those who are the foundation of the Government against the expediency of party.

Our candidate for Lieutenant Governor is a man of the highest attainments, who has served the Democratic Party in Massachusetts with a zeal that deserves every honor that lies within our power. He gave up at a costly sacrifice his practice of law for three years in this Commonwealth to direct with a master hand the destiny of the Democratic Party that was three times returned a winner under his guidance. Our ticket embraces Democrats of the most loyal party service.

Vote for one and all.
Tremont Temple Oct 28, 1916

Human frailties which can serve no purpose other than encourage to the enemy and injury to the morale of our allies seem the sole purpose of those who would gain political ad\ncement. At the possible cost of the loss of liberty.

We are just a fraction of ordinary human beings seeking to courageously andequitably engage for posterity the preserve for posterity the heritage of this liberty which is for all time. Through the sacrifice of the most critical task ever known we are confronted with the

blessings to be enjoyed by others in need.

made public 1916
We entered the war not as a matter of choice but necessity and entered when Russia held practically the reins of the civilized world. Her land was through that superiority of her fighting machine, it appeared that inevitably she would defeat and destroy every vestige of free government. Russia declaring that America had become effete and effeminate and mistook our patience and pliability for cowardice and weakness. President Wilson the soul of America was moved to the soul of the war was declared less than one year ago and upon the passage of the conscription act 10,000,000 menounded peacefully to the field.
European diplomats long for years classified America as a nation blending opportunity and exclusion of racial and incapable of unity and incapable of religious action because of religious beliefs.

The response to the draft amendment that America begs found himself and that a new state had been endorsed to replace humiliating racial to replace humiliating racial strained namely service and strained namely service acceptable on new codes acceptable to all religious beliefs needed to sacrifice.

Today in response to service and sacrifice the bloody and sacrifice the bloody fields of France and Germany
ADDRESS OF HIS HONOR MAYOR CURLEY
IN BEHALF OF THE AMERICAN
NATIONAL RED CROSS.

Delivered at the Shubert Theater, Boston, October 23, 1916.

It is a great honor and privilege to have the opportunity of coming here this evening to extend the greeting of the City of Boston to this honored and distinguished society, the American National Red Cross, and to incidentally pay my humble tribute to the greatest women that God has ever placed upon this earth, Miss Clara Barton and Miss Florence Nightingale, whose service makes luminous the pages of history.

Through the ministrations of this society, first led here by Clara Barton, the provisions of the victims of battle have been assuaged, famine, pestilence, siege and degradation overcome, in the same manner that the message of humanity was first carried upon the banners of the crusaders of old when beneath the figure of the living Christ appeared the words, “Love your enemies.”

This organization has turned back the profanest pages of any age or time, in its ministrations for humanity, and every self-respecting man and woman of the City of Boston should join this honored society and contribute an individual mite that the greatest service that one can render another, the relief and prevention of suffering, may everywhere be considered as the first and imperative duty of human society.

The inscription in the name of your honored leaders in the service of humanity is the same that Alexander Severus first carried in the third century when he made his famous pilgrimages to the tents of the wounded. “Whosoever ye would that men should do to you, do ye also to them.”

I want to see emblazoned upon the rolls of the American National Red Cross the names of 3,000,000 men and women of this country, all pledged to the highest and noblest mission of human society, to give to the world not the brutality, cruelty and barbarity of warfare, but compassion and the divine spirit of humanity.

Kindness and charity everywhere, that is the mission you are giving to the world, and there is none so rich or poor but who should contribute his just share in this loving labor for the whole world.

Let us, my friends, demand that American patriotism, liberality and intelligence shall work hand in hand to the end that the world may know our desire to serve humanity with the same spirit of divine compassion that marked the Nazarene who died upon the Cross of Calvary.

To one of your noble women who perished in the present holocaust of war abroad, it has been well and beautifully written: “Last at the cross and earliest at the grave.” And it is ever so.

May there ever remain sacred in the hearts of the American people the chivalrous consideration of every true American for those women of the Red Cross who died that human suffering might be assuaged.

The sweet benedictions of these noble women comprise a song heard around the world. The self-sacrifice of women in the dread hour of war is one of the grandest records the world has ever known. Oh, how feeble words become when one tries to tell the true story of the gentle consolers of affliction, the mothers of heroes and the inspirers of victory.

In closing I know of no tribute that I can utter more fitting than that of the gentle sage of Cambridge to your greatest champion, Florence Nightingale:

“Where'er a noble deed is wrought,
Where'er is spoken a noble thought
Our hearts in glad surprise
To higher levels rise.

The tidal wave of deeper souls
Into our aforesaid beings rolls
And life as unaware,
Out of all manner cares.

Honor to those whose words or deeds
Thus help us in our daily needs,
And by their overflow
Raise us from what is low.

This thought I, as by night I read
Of the grand armies of the dead,
The trenches cold and damp,
The starved and frozen camp.

The wounded from the battle plain,
In dreary hospitals of pain,
The cheerless corridors,
The cold and stony floor.

"Lo! in that house of misery,
A lady with a lamp I see,
Pass through the glimmering gloom
And sit from room to room.

And slow, as in a dream of bliss,
The speechless sufferer turns to kiss
Her shadow, as it falls
Upon the darkening walls.

"As if a door in Heaven should be
Opened and then closed suddenly
The vision came and went,
The light shone and was spent.

"On the world's annals, through the long
Hereafter of her speech and song,
That light its raves shall cast
From portals of the past.

"A lady with a lamp shall stand
In the great history of the land,
A noble type of good,
Heroic womanhood.

"Not even shall be wanting here
The palm, the lily and the spear,
The symbols that of yore
Your beloved leader bore.”
ADDRESS OF HIS HONOR JAMES M. CURLEY, MAYOR OF BOSTON, BEFORE THE SPECIAL COMMISSION CONSTITUTED UNDER CHAPTER 185 OF THE RESOLVES OF 1916 BY THE MASSACHUSETTS LEGISLATURE TO CONSIDER THE FINANCIAL CONDITION OF THE BOSTON ELEVATED RAILWAY COMPANY.

Delivered at the State House, Boston, November 10, 1916.

The circumstances under which your honorable commission has been appointed are extraordinary, if not unprecedented, in the history of the Commonwealth. You have a mandate from the Legislature under a resolve passed in 1916, "To consider the financial condition of the Boston Elevated Railway Company, what changes, if any, should be made in existing laws relative to that company to promote the convenience and comfort of the inhabitants of the Commonwealth, the safety of the public for the extension and improvement of its system of transportation;" also to consider "the advisability of subsidiary arrangements for reducing costs, revenue to the state; reduction in fares and fares or changes in the present transfer system," and to make such recommendations to the General Court as in your judgment "may be necessary or desirable to enable the company to provide a more efficient service and improve its credit."

The nature of the problems you have to consider and the character of the company tends to require that you shall take up at once the exceedingly impressive one.

The question of the Elevated's finances has arisen because of the company's own statement to the Governor of the Commonwealth that "at the present time the company is unable to obtain the additional necessary capital for the equipment of tunnels and rapid transit lines now in the course of construction and for other necessary additions and improvements for the reasons that it has already issued the amount of bonds allowed by law and is unable to sell its stock at any price which is is required by the law."

It is common knowledge that the company cannot sell its stock at par and the result is that it cannot issue additional stock. It is true that it may be able to issue additional bonds because its bonds, notes, and other evidences of indebtedness exceed in amount the sums paid to the company for the stock already issued. These facts being admitted the conclusion is inevitable that the company must obtain relief in some form if it is to meet the reasonable and necessary requests of the public for additional rapid transit facilities. Whether that relief will be obtained by the company itself, namely, by putting its own house in better order, by the order of strict economy, seems to me to be the first question which you ought to consider.

The company claims that its plight is not due to unwise management of its affairs, but rather to its attempt to extend rapid transit facilities faster than its resources would warrant. It cannot undertake to state what the facts are. Your commission will hear all the evidence and you will be able to arrive at a just and fair conclusion as to who is responsible for the present financial condition of the company. If you should find that its condition is due to its own fault then it would appear that the company is not entitled to some of the measures of relief which it asks through legislative action.

If, on the other hand, you find after careful consideration of all the facts that the company's financial condition is not due to improper management on its own part but due to its attempt to respond more rapidly to the public demand for increased transportation facilities than its resources would warrant, then it would appear to be a case which calls for extraordinary relief through legislative action. You will not be embarrassed by one circumstance which commonly is found in cases of public service corporations which find themselves unable to meet the increase in the stock and the cost of subway facilities. In the case of the Elevated Company, it is generally admitted that the company's stock represents actual values and that its dividend rate has never been in excess of 6 per cent on the par value of the stock. The elimination of these two factors would necessarily force your attention to the question whether it is the company or the public which is responsible for the present financial condition of the Elevated.

If you find that the company has not caused its own financial troubles by bad management but that its condition is due to the fact that the network of rapid transit facilities has been greater than the company could successfully manage under the limitations of the five-cent fare, then it will be your clear duty to recommend some form of financial relief. If you find that a proper case of relief has been made out, I trust that you will not perform only half of your task, namely, to meet only the present financial difficulties of the company, but will go further and recommend such measures as will prevent the company from losing sight of the extensive difficulties which will arise if the still more extensive program of tunnel and subway development, which the public demands and is entitled to, is carried out in the future. If you find that under the limitations of the five-cent fare the company cannot finance the tunnel and subway undertakings which the public demands and is entitled to, you will be called upon to recommend a radical remedy, one which will go to the root of the trouble, and which will provide a permanent cure.

I am not prepared to observe that the legislative resolve asked you to consider means not only to "improve its credit," but also "to enable the company to provide a more efficient service." The latter, in my opinion, is a purpose of paramount importance to the entire community. I trust, therefore, that your inquiry will be broad enough to investigate not merely the subject of present relief, if you find that such relief should be granted, but the far more important subject of relief sufficient to ensure future expansion of the system and an extent of tunnel construction to meet the growing demands of a progressive community.

This community cannot, without blinding itself to its own interests in progressive community effort, accept the present stage of tunnel and subway construction as the final one. We cannot stand still; either in justice to ourselves or to posterity. We must go forward in the execution of any well-conceived plan which will bring more quickly the laborer to his factory, the business man to his store, the professional man to his office, and bring them back more quickly to their homes than they can now be under existing means of transportation. By such efforts we can improve our business, develop our waste spaces, increase our taxable values, augment the public revenues, add to the trade, and last, but not least, knit the various parts of this community into a more compact social and industrial organism.

If you find that the company must be helped in order to execute a program of such benefit to the public, you must determine the way in which aid shall be given. If it is granted through legislative action, it is the public which must in the last analysis furnish it. The company can give the public nothing except what the public pays for. It has no inherited wealth and no endowment. The public must pay for it. If the company is to receive additional capital for stock, then it must pay the dividend and the interest on the bonds, issued by the company and furnish its operating revenue through the fares for transportation. Whether the public aid is given in the form of increased fares or in the form of additional capital, it must be at the expense of the public. In my opinion it is immaterial in which form the aid is extended if you look at the question from the standpoint of the community as a whole.

So far as providing additional capital is concerned, it may be that it will be necessary to ask the public to buy from the company the Cambridge Subway and to have a lease made under which the company shall pay rentals to the state sufficient in amount to reimburse the state for the capital outlay involved. This will be in effect only a loan by the state of its credit to the company similar in form to the method of the City of Boston by which the city lends its credit to the company as a means of providing additional capital for the construction of the subway. But quite apart from any question of financial relief to the company I should advocate the ownership by the state of the Cambridge Subway because I believe it is in accord with sound public policy. Private ownership of the tunnels and subways under the public streets is, in my judgment, prejudicial to the interest of the community and the sooner the Boston system is applied to the Cambridge Subway, that is, the sooner the Cambridge Subway is acquired by the state, the better it will be for the future.

A law enacted of which will harm no one will be the return by the Commonwealth of Massachusetts to the company of the $500,000 which the latter has guaranteed for the last payment of land damage claims. No one doubts that the company will be able to pay all its land damage claims, while the original deposit may have been justified in the case of the rapid transit development, it is no longer justified and there is every reason why the company should have this amount returned.

Another form of relief would come in the granting of legislative authority to the company to take additional land so as to include areas at transfer points. This would enable the company to reduce operating expenses to some extent and it
would reduce the loss now caused by the improper use of transfer checks. But, regardless of any personal benefit to the company, I strongly advocate the granting of such authority in the interest of the public itself. These enclosed areas greatly promote the safety, the convenience, and the comfort of the public. Even if the company were opposed to the inclosure of such areas the state should demand it in the interest of its own citizens.

The question of permitting the company to temporarily charge off depreciation against the premiums received from sales of stock is a technical matter which will have to be considered by the company and its experts. If the commission feels that this temporary indulgence can be granted to the company without injury to the public interest I think it should be done. If, on the other hand, it seems that it would create a very dangerous precedent I should think the commission would not be advised in recommending such a remedy. If the relief which is to come through the adoption of this temporary expedient would be of material benefit to the company, I should think a remedy might be provided under such safeguards of public safety as would prevent any injury to the Commonwealth or to its citizens, and if such should appear to be the case, I think that relief in this form should be granted.

I have discussed the various phases of the problem which are the least controversial. If you are brought face to face with the problem of providing relief either through the form of increased or the temporary reduction of taxes paid by the company to the municipalities in which the company operates, you will find yourselves in serious difficulties. On one hand, the traveling public will oppose increases of fares. And on the other hand, municipalities will oppose temporary reduction of taxes. If one or the other of these forms of relief must in your opinion be selected, I will say in my judgment it would be better for the community as a whole to have a temporary reduction made in the company's taxes than to have relief come through the medium of increased fares. I sincerely hope that some means of relief may be found which does not require either the increase of fares or the temporary reduction of taxes. In my opinion, either or both would be open to grave objections, yet of the two evils I am convinced that the increase of fares is by far the greater, and therefore, if a choice must be made between these two evils, I should unhesitatingly recommend a temporary reduction in taxes. So far as the City of Boston is concerned, however, I must add an important qualification to the suggestion as to reduced taxes which I shall develop later in my remarks. For the moment I will confine myself to the reasons for preferring the temporary reduction of taxes to the increase of fares. In the first place, the increase in fares is surrounded with great practical difficulties. Legislative opposition to such a recommendation would be sure to arise owing to protests on the part of the traveling public. Again, there would be serious obstacles to the successful working of the increased fare schedule. Whether the schedule provided for an increase to be applied uniformly throughout the territory in which the railway operates or provided for increases only for the longer runs, complaints would certainly arise as to discrimination against the people of certain sections; they would be said to be too often and so vigorously and inevitably so truly that relative justice had not been accomplished, that the

of the political dangers which I encounter by appearing before this commission an stating any opinion whatever. It would be much safer for me politically to dodge the situation. Yet I feel, however, that as the chief executive of a great city I owe the duty of expressing my opinion on this subject, and I cannot keep silent when the vital interests of the city are at stake. Therefore, I give you my opinion, and accept responsibility for doing so.

To sum up:

1. If you find that the company is entitled to relief I advocate the giving of relief in order that a comprehensive scheme of rapid transit development may be executed in the interest of this entire community.

2. I favor the abolition of the eight cent check as something that will give relief to the company without giving anyone reasonable ground for complaint.

3. I advocate public ownership by the state of the Cambridge Subway and the making of a lease to the Elevated at a rental sufficient to reimburse the state.

4. I recommend the careful consideration of the company's suggestion that it be permitted to charge depreciation temporarily against premiums and that this remedy be adopted providing the commission believes that it can be applied without injury to the moral or material interests of the state.

5. If the commission finds that some measure of relief must be given either through increased fares or the temporary reduction of the company's taxes, I advocate the reduction of taxes as a choice of evils but I couple this with the demand that special legislation also be provided to enable the city to raise its tax limit so as to meet the resulting deficit.
UPON THE NECESSITY OF THE REÉSTABLISHMENT OF THE AMERICAN MERCHANT MARINE,
DELIVERED AT THE COMMERCIAL CLUB, NATICK, MASSACHUSETTS, NOVEMBER 28, 1916.

ADDRESS OF HIS HONOR JAMES M. CURLEY,
MAYOR OF BOSTON.

One of the most important projects which confronts the American people today is the definite solution of the problem as to the most effective methods for the revival and restoration of the American Merchant Marine and adequate preparation for carrying to the nations of the world the trade that will follow the Armistice abroad.

In 1800, or just prior to the Civil War, 60 per cent of our imports and 70 per cent of our exports were carried in American vessels. Our import share dropped in the year 1860 to about 10 per cent and the export share in 1908 to a fraction over 7 per cent.

In my humble opinion, the question of the development of the merchant marine of the United States and the restoration of Old Glory upon the waterways of the world is more important in its bearing upon the destiny of the American Republic than any other problem now confronting the American people.

The imperative need of the United States today is commercial liberty upon the seas of the entire world. And we must have governmental aid to bring about the placing of American commerce upon the seas that we may again enjoy the maritime prosperity that marked the nation in the glorious days of the eighteenth century.

A study of the figures relative to our commerce, and covering a half century or more of this country's growth, is sufficient to convince even the most bitter opponent of governmental aid in the development of the merchant marine, as to the necessity for action, regardless of protests that may emanate from foreign powers who, during the period enumerated, and all have been the chief beneficiaries upon the seas of our nation's prosperity and progress.

It is not enough that in the ten months of 1916 we have turned out in American shipyards 968 vessels of about 405,894 tons. We must be ready in the United States to meet the expanding trade that is to come with a merchant navy that will not only be able to compete with the vessels of other nations for the tremendous tonnage that will follow the war but a merchant navy that should be superior to every country of the earth.

No member of the Congress of this country, as an honorable and patriotic representative of the American people, should be willing to sit idly while the right which was once this nation's sign of greatness is being severed at the shoulder. The American Constitution has served as the guide of this nation since its establishment and has stood every test, and today with all our progress and all our advancement, with all our greatness as a nation, we must hearken back to the fathers of this Republic and the genius and ability of Washington and Jefferson to remedy the commercialills from which we now suffer.

Section five of the Tariff Act of July 4, 1879, provided that all goods, wares and merchandise, other than tea, imported from China or India in ships not built in the United States and not wholly the property of a citizen or citizens thereof, nor in vessels built in foreign countries should pay a customs duty of 12 1/2 per cent ad valorem.

On the other hand, a discount of 10 per cent was allowed upon goods, wares and merchandise imported in vessels built in the United States and which were wholly the property of American citizens or vessels built in foreign countries that were wholly the property of American citizens.

This discrimination in favor of American ships was continued for a period of twenty-six years, with such an increase in tonnage resulting that in the year 1890, or 106 years ago, more than 90 per cent of our foreign commerce was carried in American owned ships over the world, and was much greater than the tonnage of American ships engaged in foreign commerce today.

We, today, spend vast sums of money upon river, lake and harbor improvements and our great waterways have railroad terminals located upon them throughout the country. But we have ceased our labors at the very point deserving of our most earnest consideration. In river, lake and coastal trade we have had a commerce in recent years in excess of 7,500,000 tons, while in foreign trade we have engaged less than 600,000 tons.

I have always been at a loss to understand the violent opposition of many earnest Americans to all subsidy provisions, especially those engaged in agricultural pursuits, when in recent years upon the great lakes in the vicinity of Buffalo it could be seen three miles of vessels bearing grain, and with more than half a hundred additional vessels lying near, all waiting for the foreign carriers who had conspired to handle the grain, until such time as sufficient excuse had been afforded for the raising of rates.

No more potent illustration can be asked for of the absolute necessity of building up the American Merchant Marine regardless of cost.

Testimony has been offered in recent years before the Interstate Commerce Commission that by reason of the control exercised by the foreign shipping interests, wheat for export trade could be sent from the Mississippi river regions to New York for 12 cents a bushel, while wheat sent from such regions to New York for manufacture into flour, for home consumption, paid a rate of 19 1/2 cents the bushel. In other words, it was possible through the combined power of foreign ship owners to furnish European millers American wheat at 44 cents a bushel less than it could be supplied to American millers at New York. Now the average wheat yield is 20 bushels to the acre and a fair return from this yield is $15. Allowing that it costs $5 the acre to break, disk and seed and $2 the acre to harvest, thresh and market, when the value of farm products is less than $10 the acre, a loss rather than a profit results.

The three years that preceded the present war were years of marvelous profit for the foreign shipowners for by manipulation and control prices doubled and trebled for the ocean rates for the carrying of grain.
Upon the floor of Congress at Washington, long before the present European war broke in its frightful frenzy, I said: "Our exports of manufactured steel and iron goods during the past fiscal year have averaged $1,000,000,000 a day, including Sundays and holidays. These goods, the product of the toil and skill of American workmen, have been sold in the world's trade and pauper labor countries, in open competition, despite the payment by our merchants and manufacturers of an exorbitant carrying charge to foreign shippers.

"Our export trade, amounting to $2,000,000,000, furnishes permanent permanent employment to the men and women engaged in various lines of industry for at least three months annually, and were Germany or England to engage in war with other nations, even so far removed from us as the Asiatic nations, the injury that would result to this country in consequence of such war would be fully equal to that resulting to the actual combatants. Our goods would be permitted to rest upon the docks for want of carriers, our industries would become paralyzed through lack of distributors of their output, and despite the fact that we are at peace with the world, a panic might ensue from which it would take years for this nation to recover."

It is very well to send our commercial travelers to the various countries of the globe to develop new markets for American trade, but American goods delivered abroad in ships flying the American flag will prove a more powerful element in the development of a national commerce than all else.

A preferential duty favorable to American shipping is the great necessity confronting the American people. Great Britain, in the 60 years preceding the present war, paid out $300,000,000 in mail and admiralty subsidies for the development of its ocean commerce. The south American Republics, whose friendship and trade it should be our aim to constantly cultivate, have been largely served commercially, prior to the present war, by ships flying every flag, and merchants and tourists desiring to reach New York in comfort and pleasure traveled by way of Liverpool and Genoa, and frequently returned over the same route. Think of the fact that within the past seven years over 90 per cent of our commerce in excess of $4,000,000,000 the year was carried in ships flying flags other than Old Glory.

The advantages of a merchant marine from a military standpoint are manifold. Ships admitted to American registry would not alone transport troops, provisions and fuel, but would serve as an important auxiliary to our navy.

The prompt of the American Nation is happily today along lines for the development of the American Merchant Marine as is well instanced that in the first eight months of the present year, so far reported, 22.1 per cent of our imports came in American bottoms, as against only 10.3 per cent in the same months of 1914. Of our exports 11.7 per cent were carried under our own flag, as against only 8.3 per cent two years earlier. In the total trade the increase since 1914 is from 9.3 per cent to 15.1 per cent.

We have now about 2,250,000 tons engaged in foreign trade, and the report of the Bureau of Navigation at Washington for the month of October, 1916, shows 17 new merchant vessels, finished, with gross tonnage of 23,201, and contracts for 17 more merchant ships, with gross tonnage of 7/27. The main
"THIS BEAUTIFUL CUSTOM FOR THE OBSERVANCE AND PERPETUATION OF WHICH WE HERE ASSEMBLE IN THE SACRED CITY OF THE DEAD REPRESENTS ENLIGHTENED CIVILIZATION'S TRIBUTE TO THE GOLDEN RULE 'DO UNTO OTHERS AS YOU WOULD HAVE OTHERS DO UNTO YOU.'

"EACH MILESTONE THAT WE PASS ON LIFE'S JOURNEY IMPRESSES US MORE PROFOUNDLY NOT ONLY WITH THE VALUE BUT WITH THE NECESSITY FOR TURNING OUR THOUGHTS FROM THOSE THINGS THAT ARE FINITE AND OF LITTLE MOMENT TO THOSE THAT ARE INFINITE AND ALL-IMPORTANT."

"WE'LL MIGHT WE PONDER OVER THE WORDS OF GRAY'S ELEGY:

'THE BOAST OF HERALDRY, THE POMP OF POW'R, AND ALL THAT BEAUTY, ALL THAT WEALTH EVER GAVE AWAIT ALIKE TH' INEVITABLE HOUR. THE PATHS OF GLORY LEAD BUT TO THE GRAVE.'

"SO LONG AS BRUTE FORCE AND BLIND AMBITION GOVERN ACTION, THE FORCES OF DESTRUCTION THROUGH WHOSE AGENCY PROGRESS IS HALTED AND HUMANITY, BREATHLESS, BATTERED AND BLEEDING, MUST WAIT IN FEAR AND TREMBLING FOR NEW LEADERS TO BLAZE THE PATH FOR JUSTICE AND EQUALITY.

"THE MARCH OF HUMAN PROGRESS IS AS LEGIBLE IN THE MONUMENTS AND STRUCTURES OF A NATION AS IF WRITTEN AND IS WORTHY OF STUDY.

"OUR FIELD OF SERVICE KNOWS NO GEOGRAPHICAL LIMITATIONS. THE WORLD IS OUR STAGE, ITS PEOPLE THE PLAYERS, AND THE BROADEST DEGREE OF EQUALITY OR OPPORTUNITY OUR IDEAL. IT IS
OUR DUTY TO SO PRESERVE AND MAINTAIN EQUALITY
OF OPPORTUNITY THAT THE CHILDREN OF SUFFER-
ING HUMANITY THE WORLD OVER SHALL NOT BE OBLIGED
TO STRUGGLE FOR THE HERITAGE BEQUEATHED TO US
THROUGH THE SACRIFICE OF OUR FOREBears.

"THIE SIMPLE FAITH OF THE FOUNDERS OF THIS
REPUBLIC, WHOSE CORNERSTONE WAS LOVE OF GOD,
AND THE ETERNAL PRINCIPLE OF EQUALITY PREACHED
BY THE NAZARENE AT THE DAWN OF THE CHRISTIAN
ERA, IS NECESSARY FOR THE SALVATION OF THE
WORLD THROUGH THE DASCENDENCE OF EQUALITY
OF OPPORTUNITY AND OUR INCREASE OF WEALTH,
AVARICE AND HUMAN SELFISHNESS.

"MEMORIAL DAY SERVES TO ARREST OUR EAGER
STRIVING TOWARDS THE THRONE OF MAHON AND
TURNS OUR EYES, OUR HEARTS AND OUR MINDS TO
THE SOURCE OF ALL INSPIRATION AND HAPPINESS,
THE SAVIOUR -- JESUS CHRIST.

"MEMORIAL DAY TEACHES US THAT OUR STAY
HERE IS OF SHORT DURATION AND THAT WHEN WE
LEAVE THIS WORLD WE CAN TAKE NOTHING WITH
US EXCEPT THE SATISFACTION THAT RESULTS FROM
A LIFE WELL SPENT OR THE ANGUISH THAT COMES
FROM THE KNOWLEDGE OF WHAT WE MIGHT HAVE
DONE, YET FAILED TO DO.

"WITH THE KNOWLEDGE THAT WE ARE LARGELY
VICTIMS OF ENVIRONMENT, ABUNDING IN HUMAN
FLAALITIES, IT IS FITTING ON THIS OCCASION
THAT THE TONGUE OF CARMEN BE SILENT AND
That to the silent dead we apply the thought of the great poet -- Shakespeare.

"To my virtues be most kind, to my faults a little blind."

"And so in this spirit of broad Christian charity we assemble, leaving turmoil and unending struggle behind, to wander in fancy's flight and renew associations with those who have gone before -- mothers, wives, sweethearts, children, brothers and sisters, all are here under the canopy of heaven, bathed in God's sunlight, to renew tender memories and live over again scenes of affection and love that rise before our eyes and burn brightly in our hearts and minds.

"We bring flowers to lay upon the hounds of those departed, flowers bright of color and fragrant, that they might revive the memory of old and dear friends who, on this day, in memory, revisit us once more and by their presence may possibly create in us a broader spirit of Christian charity, true brotherhood, and a realization of the importance of so shaping our lives as to merit divine reward in the hereafter.

"The benevolent order of Elks in this most impressive ceremony exemplifies the true spirit of democracy for which the fathers struggled and for which humanity grooped against oppression."
RAPINE, AND SAVAGERY FOR 1763 YEARS, A CEREMONY WHICH RECOGNIZES NEITHER RACE NOR CREED, A CEREMONY WHICH TYPOLOGIZES THE HIGHEST CHARACTER OF HUMAN SERVICE.
At Washington, I visited the White House for the purpose of discussing with the President the question of the adoption of a food embargo with a commission to determine the prices at which the necessaries of life would be sold in the United States. Unfortunately, His Excellency the President could not be seen and I presented my proposition to his secretary, Joseph P. Tumulty.

A precedent for such action exists in the English colony of New South Wales where, since 1914, a commission has been at work supervising the sale of all necessaries of life, fixing rates at which they shall be sold, and enforcing an absolute embargo on exportation. The point upon which particular stress should be laid is the position taken by the New South Wales commission, who seized 400,000 bushels of wheat in 1914 that grain speculators were about to have placed on board a British transport and for which they had arranged a sale at £1.29 per bushel. The State Commission seized the wheat, paid the speculators £1.00 per bushel and refused to allow any of the wheat to be sent out of the country.

If an English colony assumes and maintains the position that it is more important that the people of that English colony be fed than that the European War be fed, what justification can there be in the failure to adopt an embargo on the necessaries of life in order that America might be fed?

The Secretary informed me that this phase of the situation had never been directed to attention of the President and that he should be most pleased to do so.

I then visited Judge Adamson, Chairman of the Committee on
 Interstate and Foreign Commerce, and discussed with him the adoption of a bill authorizing the Federal Government to take over and operate the freight car traffic of the United States.

I pointed out to the Judge that the American people have had such a bitter experience in combatting monopolies that, under no condition, would they consent to a pooling of freight cars by the railroads themselves, and not so long as the freight car systems of the United States are operating as at present, independent of one another, just so long would there be at certain periods a car shortage the result of which would be enforced higher prices to the American people for all commodities.

Some idea of how serious the car shortage situation is in America is shown by the latest figures obtainable. In February, 1915, there was a surplus of 29,000 cars, while in February, this year, there is a shortage of 169,000 cars.

The ownership and operation by the Federal Government of the freight cars of the United States would make possible that degree of elasticity and prevent the concentration and congestion that is now everywhere in evidence, and would relieve a situation that imposes a burden at least twice annually on the American people, one is at harvest time and the other in the early Spring when coal is desired.

Ownership by the Federal Government and operation in the same manner under one head, as the Pullman system is owned and operated, would repay the Federal Government for its entire investment and, in addition, prevent the character of monopoly and exaction that it is now practicing at the expense of the American people. Under this system, with distributing points at not more than 500 miles apart throughout the country, less
freight cars would be necessary and improved service would be possible.

I am hopeful that ultimately both suggestions will be adopted and, in view of the fact that prices on all the necessities of life are today beyond the purchasing power of the wage earners' income and that the next crop will not be available for distribution or sale until after October, it is imperative that action be taken at the earliest possible date.

The purchasing power of the workingman's salary is today so greatly curtailed, due to the tremendous increase in the cost of all necessities of life, as to make the human spectre of hunger, even to those enjoying permanent employment, loom dangerously large. With this condition general today in the United States, supplemented by the knowledge that the next crop of food supply will not be harvested for eight months, it must be apparent to every citizen that unless we husband the limited quantities now in America, soup kitchens and bread lines will be general throughout the entire country before October first.

With a view to preventing this condition, I have advocated since the harvesting of the crops last year an embargo on the necessaries of life. The first obligation of Congress should be the welfare of the American people and failure to speedily adopt an embargo is to condemn the great masses of humanity in America to a fate that abundant food supply, properly safeguarded, would render unnecessary.